REPORT RESUMES

ED 018 192 JC 680 066
COST STUDIES AT THE CAMPUS AND OFF-CAMPUS CENTERS OF THE UNIVERSITY OF WISCONSIN, 1964-65. (TITLE SUPPLIED).
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WISCONSIN UNIV., MADISON
PUB DATE 67
EDRS PRICE MF-$0.50 HC-$3.92 96P.

DESCRIPTORS- *JUNIOR COLLEGES, *STATE UNIVERSITIES, *STUDENT COSTS, *COLLEGE STUDENTS, EXPENDITURES, FINANCIAL SUPPORT, STUDENT CHARACTERISTICS, *COMMUTING STUDENTS, SINGLE STUDENTS, WISCONSIN,

RESPONSES TO A QUESTIONNAIRE SENT TO A SAMPLE OF STUDENTS AT THE NINE UNIVERSITY OF WISCONSIN CENTERS PROVIDED INFORMATION CONCERNING THE STUDENTS' EXPENSES WHILE ATTENDING THESE LOWER DIVISION COMMUTER INSTITUTIONS. ANALYSES WERE BASED ON 345 SINGLE FRESHMEN AND SOPHOMORES WHO PAID FULL RESIDENT FEES. INCLUDING ESTIMATES OF ROOM AND BOARD BY THOSE WHO LIVED AT HOME, THE MEAN TOTAL EXPENSE FOR THE 1964-65 ACADEMIC YEAR WAS $1355, 5 PERCENT SPENT LESS THAN $755, AND 5 PERCENT SPENT OVER $2145. A SERIES OF 47 TABLES SHOWS DISTRIBUTION OF COSTS ACCORDING TO SEX, THE CENTER OF ATTENDANCE, CLASS LEVEL, TYPE OF HOUSING, FAMILY SIZE, WORK STATUS, AVAILABILITY OF AUTOMOBILE, FATHER'S OCCUPATION AND EDUCATION, PARENTS' INCOME, AND CERTAIN COMBINATIONS OF THESE. VARIABLES CONSIDERED WERE TOTAL EXPENDITURE, ROOM AND BOARD, BOOKS AND SUPPLIES, TRAVEL RELATED TO ATTENDANCE, TRAVEL HOME, CLOTHING, LAUNDRY AND CLEANING, MEDICAL EXPENSES, RECREATION AND ENTERTAINMENT, DEBTS, INCOME, SCHOLARSHIPS, OCCUPATIONS AND EDUCATION OF PARENTS, FAMILY INCOME, AND FAMILY CONTRIBUTION TO EDUCATIONAL COSTS. (WO)

U.S. DEPARTMENT OF HEALTH, EDUCATION & WELFARE
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ED018192

COSTS OF ATTENDANCE AND INCOME OF UNIVERSITY OF WISCONSIN CENTER STUDENTS

1964-65 ACADEMIC YEAR

UNIVERSITY OF CALIF.
LOS ANGELES

FEB 5 1968

CLEARINGHOUSE FOR
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THE UNIVERSITY OF WISCONSIN
MADISON, WISCONSIN

MAY 1966

COSTS OF ATTENDANCE AND INCOME
OF
UNIVERSITY OF WISCONSIN CENTER
STUDENTS
1964-65 ACADEMIC YEAR

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Madison, Wisconsin

May 1966

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INTRODUCTION*

Knowledge of student costs while attending The University, and of income during the period of attendance, is useful in planning financial aids programs. It also is useful in planning for the most adequate system of campuses to meet best the educational needs of the college-age youth of the state.

Within The University system, it is possible to make comparisons between costs and incomes of students attending campuses primarily enrolling commuting students (the Freshman-Sophomore Centers) and of students attending a campus enrolling primarily residential students (the Madison campus). It has been assumed that the costs to students from the community in which the Center is located is considerably below the costs to students whose homes are at some distance from the campus of attendance and who therefore do not commute.

Interest in cost and income data, and of testing the above assumption, prompted the Office of Institutional Studies to undertake two separate studies of student expenditures and incomes. Both reports provide data for enrollees during the 1964-65 academic year. The one study, the one here reported, is an analysis of cost and income data of University of Wisconsin Center students. The other study, to be available shortly, will present similar data on undergraduate students on the Madison campus. Both of these studies are factual, presenting data for the respective system or campus. Since the data may be used for various purposes, much of the interpretation will be left to those using the reports. A third report will briefly compare the costs and incomes of the Center students with the costs and incomes of students on the Madison campus. Included in all of the reports will be data also on parental incomes, education, and occupations.

Sample Selection

Students included in the sample for this study were University of Wisconsin Center students who were in attendance at a Center both semesters of the 1964-65 academic year and who were enrolled for at least two courses each semester. The sample was selected from alphabetical lists by Center. Every "n^th person" was selected so as to include approximately 60 persons from each Center; the first

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*The writers acknowledge with appreciation funds made available by Chancellor L. H. Adolfson and Assistant to the Chancellor C. A. Schoenfeld to support partially this research. This project would not have been possible without the use of the punched card and computer equipment of the Madison campus Registrar's Office; the writers appreciate having those machines made available for this purpose.

person for each Center was drawn at random. If the person selected was not eligible for inclusion under the qualifications set up for the sample, the immediately preceding name was taken.

It is important to note that a major concern was that a sufficient number of students be included from each Center, regardless of size, so as to make data for each Center meaningful. Therefore the total sample was not stratified by Center on a percentage basis. For this reason, the reader is cautioned against formulating "typical Center student" generalizations from the analyses here presented. Due to the selection of unequal percentages of students from the various-sized Centers and to the likelihood that there are economic differences among the populations of the regions surrounding each Center, it may be an error to assume that "typical" student expenditures and incomes can be derived from the data.

Throughout this report, students are divided according to sex and/or class since there are true financial differences among the sex and class groups. It should be kept in mind that the Centers were not equally or proportionately represented by class or sex; the differences are shown in Table I. It will be shown later, however, that a weighting of total expenses for the respondents from each Center, according to the actual Center enrollment, produces a mean total cost of attendance not unlike the mean total cost for the total sample respondents without weighting.

General Procedures

On 28 April 1965, a letter, a self-addressed envelope, and a questionnaire[1] entitled, "Study of Student Costs, 1964-65 Academic Year, The University of Wisconsin Center System," was mailed to 525 students selected for the sample. After 242 returns were in, or 46.1 per cent of the questionnaires sent out, a follow-up letter and duplicate questionnaire was mailed with a self-addressed envelope to those students from the sample who had not yet responded. Students were assured in both letters that their anonymity would be preserved, and that analyses would be made on a group rather than on an individual basis. Code numbers were used to insure anonymity.

Of the 525 questionnaires initially mailed, 373 were returned, representing 71.0 per cent of the total. The highest response came from the Manitowoc Center students with a 78.6 per cent return; the lowest was from the Racine Center

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[1] See Appendix.

TABLE I

RESPONDENTS FROM EACH CENTER
(ACCORDING TO SEX AND CLASS LEVEL)

Center	Total Enrollment*	Men						Women					
		Freshmen		Sophomores		Total		Freshmen		Sophomores		Total	
	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Marshfield	4.7	16	10.5	1	1.2	17	7.4	16	19.3	1	3.3	17	15.0
Green Bay	20.6	14	9.2	11	13.7	25	10.8	11	13.3	4	13.3	15	13.3
Kenosha	15.4	17	11.2	10	12.5	27	11.6	4	4.8	8	26.7	12	10.6
Manitowoc	9.0	19	12.5	14	17.5	33	14.2	7	8.4	2	6.7	9	8.0
Marinette	2.6	26	17.0	6	7.5	32	13.8	12	14.5	3	10.0	15	13.3
Fox Valley	13.4	13	8.6	14	17.5	27	11.6	7	8.4	3	10.0	10	8.9
Racine	13.5	17	11.2	6	7.5	23	9.9	8	9.6	3	10.0	11	9.7
Sheboygan	8.1	13	8.6	9	11.3	22	9.5	10	12.1	2	6.7	12	10.6
Marathon	12.7	17	11.2	9	11.3	26	11.2	8	9.6	4	13.3	12	10.6
TOTAL	100.0	152	100.0	80	100.0	232	100.0	83	100.0	30	100.0	113	100.0

*Students in attendance both semesters of the 1964-65 academic year. The actual population studied varies slightly from this since students not paying the full $300 fee, or who were married, or who were special students, were dropped from the study; there were 28 of the respondents omitted for these reasons.

students, whose returns amounted to 62.5 per cent of the sample of that Center.

It was decided to eliminate from the sample and analyses questionnaires from married students, special students, and students who paid fees other than $300. Thus, the analyses here presented are based upon 345 single freshman and sophomore students who paid full resident fees.

On 19 October 1965, a self-addressed double postal card[2] was mailed to the parents of each of the 373 respondents, asking them to report their total annual earnings from all sources on the card. Code numbers again were used to assure anonymity. Of the 373 cards mailed, 200 (53.6%) were returned. Of that number, 190 were from parents of students included in the study. Analyses of and by parental incomes are based on the 190 parent responses.

Analyses

Most of the tables which follow, in this study, report the mean, fifth percentile, median, and ninety-fifth percentile. The percentiles are based upon the nearest "whole" person and should be interpreted as the percentage of persons who fall below the value reported.

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[2] See Appendix.

EXPENDITURES FOR CENTER ATTENDANCE

A very high proportion of Center students live at home and commute. Therefore room and board costs are not as easily estimated as they would be if the students were living away from home. It was recognized, however, that there are room and board costs among the total expenses of these students whether or not the student actually had to pay a part or all of such costs.

Students were asked to indicate a room and board expense for the year. Those who lived at home, with no direct cost to them, were asked to estimate room and board costs, and were asked also to include that amount in their income as income from parents' contributions. Thus, three categories resulted: (1) an actual room and board cost, (2) a room and board estimate of cost, and (3) no response.

Of the 345 respondents included in the analyses, 290, or 84.1 per cent stated that they lived at home; of these, 269 indicated that they received free room and board. About two-thirds of those with free room and board (67.7%) gave an estimate of room and board costs. The mean room and board cost of the group estimating such costs was $502.74. Seventy-three persons indicated an actual room and board cost, with a mean of $528.40. It is important to note that the difference between the mean of estimated room and board cost and the mean of actual room and board cost was only $25.66.

A similarity can be noted in the mean academic year total cost, exclusive of room and board, when such a measure is based upon the total (345) respondents and when based upon the 255 respondents who indicated a room and board figure.

Total Expenditures

For men, the mean total expense (exclusive of room and board) based upon all of the respondents was $894.14, while the mean total cost (exclusive of room and board) for the 255 persons giving a room and board figure was $891.81. This is a difference of only $2.33.

Similarly, for women, the mean total expense (exclusive of room and board) based upon all respondents was $754.63, while the same measure based upon the persons reporting an amount for room and board was $750.00. This difference in means was only $4.63.

As seen from Table II, based upon the 255 students who gave a room and board cost amount, 90 per cent of the students had total expenditures between $755.00 and $2,145.00 for the academic year of Center attendance; the median amount for the 255 students was $1,290.45. Men had a considerably higher median total cost ($1,356.11) than the women did ($1,109.28).

TABLE II

TOTAL EXPENDITURES FOR CENTER ATTENDANCE OF ALL STUDENTS WHO INDICATED A ROOM AND BOARD COST OR ESTIMATE[*] OF COST (ACCORDING TO SEX)

Total Cost in Dollars	Men		Women		Total	
	No.	Cum. %	No.	Cum. %	No.	Cum. %
495 - 594	1	0.6	4	4.8	5	2.0
595-- 694	2	1.8	2	7.1	4	3.5
695 - 794	5	4.7	4	11.9	9	7.1
795 - 894	6	8.2	7	20.2	13	12.2
895 - 994	10	14.0	11	33.3	21	20.4
995 - 1094	16	23.4	13	48.8	29	31.8
1095 - 1194	19	34.5	7	57.1	26	42.0
1195 - 1294	16	43.9	6	64.3	22	50.6
1295 - 1394	18	54.4	6	71.4	24	60.0
1395 - 1494	15	63.2	4	76.2	19	67.5
1495 - 1594	12	70.2	6	83.3	18	74.5
1595 - 1694	9	75.4	4	88.1	13	79.6
1695 - 1794	10	81.3	3	91.7	13	84.7
1795 - 1894	4	83.6	1	92.9	5	86.7
1895 - 1994	12	90.6	1	94.0	13	91.8
1995 - 2094	4	93.0	2	96.4	6	94.1
2095 or More	12	100.0	3	100.0	15	100.0
TOTAL	171		84		255	
5th Percentile	$ 815.00		$ 565.00		$ 755.00	
Median	1356.11		1109.28		1290.45	
95th Percentile	2170.00		2045.00		2145.00	
Mean	1425.11		1212.85		1355.19	

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[*] Ninety students who lived at home did not give an estimate of the cost to their parents for their room and board.

According to Center

The total cost for the "typical" Center student for the year, based upon the respondents, was $1,371.34. This figure is that of total costs by Center, weighted according to the second semester 1964-65 enrollments and using room and board costs based upon the 255 persons who gave a figure for that item. This amount is almost identical to the total group mean of $1,358.67 calculated on the same basis but without weighting according to Center enrollments. This difference in means of only $12.67 indicates that one can generalize from the total sample to "Center students" if necessary even though diverse economic and geographic areas are involved.

As indicated in Table III, which is based upon the 255 room and board respondents,[3] Fox Valley Center students had the highest mean and median total costs of attendance, $1,555.71 and $1,495.00, respectively. This was followed by the Sheboygan Center students, with mean and median costs respectively of $1,502.14 and $1,395.00. The lowest total cost was that of students from the Marshfield Center, with a mean of $1,121.00 and a median of $1,045.00.

When total expenditures are based upon all 345 respondents, using the mean room and board cost based upon the 255 respondents who indicated a figure for that item, one notes from Table IV that the Fox Valley Center respondents again had the highest total student cost ($1,525.47). The Fox Valley Center, however, ranked third behind the Sheboygan and Manitowoc Centers in total costs without room and board. The lowest mean total cost, both including and excluding room and board costs, and the lowest mean room and board cost of all Centers was that for the Marshfield Center students. Their total mean cost without room and board was $724.71; the mean room and board expense for the Marshfield Center students was $330.02, making a total expenditure including the room and board figure of $1,054.73; this was $181.13 lower than the next lowest Center, Racine, with a mean total cost of $1,235.86.

While each expense item will be analyzed individually on the following pages, some general comments about Center variations on certain cost items is warranted here. One is cautioned against generalizing from Table IV since the means are based upon all 345 respondents, while in most instances the per cent of respondents with the expense falls far short of 100 per cent.

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[3] This group of respondents presents the only reasonable ranges of total expenses due to their inclusion of a room and board figure. Those who did not give a room and board figure were seen to be similar to these 255 students with respect to other cost means.

TABLE III

TOTAL EXPENDITURES* FOR CENTER ATTENDANCE
(ACCORDING TO CENTER)

Measure	Marshfield	Green Bay	Kenosha	Manitowoc	Marinette	Fox Valley	Racine	Sheboygan	Marathon
	Dollars	Dollars	Dollars	Dollars	Dollars	Dollars	Dollars	Dollars	Dollars
5th Percentile	695.00	745.00	545.00	895.00	595.00	995.00	595.00	695.00	795.00
Median	1,045.00	1,345.00	1,245.00	1,295.00	1,295.00	1,495.00	1,161.66	1,395.00	1,228.33
95th Percentile	1,945.00	1,945.00	2,095.00	2,161.66	2,295.00	2,445.00	2,045.00	2,695.00	1,995.00
Mean	1,121.00	1,345.00	1,295.00	1,435.62	1,309.51	1,555.71	1,240.45	1,502.14	1,336.66
No. of Cases	25	29	24	32	31	28	22	28	36

*Based upon the 255 students who gave a room and board cost or an estimate of such cost.

TABLE IV

MEAN* COSTS BY ITEM FOR RESPECTIVE CENTER ATTENDANCE

Cost Item	Marshfield		Green Bay		Kenosha		Manitowoc		Marinette	
	Dollars	% with	Dollars	% with	Dollars	% with	Dollars	% with	Dollars	% with
Books and Supplies	85.29	100.0	90.50	100.0	91.79	100.0	100.71	100.0	86.18	97.9
Travel (Attend)	82.65	79.4	76.50	75.0	70.25	87.2	117.15	95.2	95.11	72.3
Travel (Home)	9.71	17.6	5.25	10.0	--	--	--	--	3.40	6.4
Clothing	69.12	85.3	91.25	92.5	120.77	100.0	112.38	95.2	87.24	89.4
Laundry	13.53	32.4	15.00	47.5	13.85	33.3	23.10	47.6	18.72	40.4
Medical	30.88	70.6	38.75	85.0	26.15	59.0	23.81	64.3	31.49	63.8
Recreation and Entertainment	53.53	76.5	121.50	92.5	83.84	89.7	134.05	90.5	78.72	87.2
Student Activities	8.53	73.5	10.75	67.5	6.41	56.4	9.05	61.9	10.21	72.3
Insurance	30.59	35.3	63.50	55.0	58.20	43.6	65.00	59.5	30.64	40.4
Debt Repayment	3.82	2.9	12.25	10.0	2.31	5.1	5.95	7.1	9.36	10.6
Miscellaneous	37.06	70.6	65.75	82.5	58.20	84.6	37.38	59.5	35.96	68.1
Fees	300.00	100.0	300.00	100.0	300.00	100.0	300.00	100.0	300.00	100.0
TOTAL COST WITHOUT ROOM & BOARD	724.71		891.00		831.77		928.58		787.03	
Mean† Room and Board	330.02		513.75		478.59		551.10		538.00	
TOTAL COST	1,054.73		1,404.75		1,310.36		1,479.68		1,325.03	

Cost Item	Fox Valley		Racine		Sheboygan		Marathon	
	Dollars	% with	Dollars	% with	Dollars	% with	Dollars	% with
Books and Supplies	89.46	97.3	80.88	91.2	105.29	100.0	88.68	100.0
Travel (Attend)	87.03	91.9	52.35	94.1	85.00	91.2	64.74	68.4
Travel (Home)	.81	2.7	3.53	5.9	--	--	14.74	26.3
Clothing	84.59	81.1	80.29	85.3	115.88	94.1	80.53	94.7
Laundry	6.76	27.0	11.18	32.4	23.53	50.0	17.89	50.0
Medical	41.35	56.8	40.29	44.1	30.29	73.5	24.74	60.5
Recreation and Entertainment	140.54	86.5	66.47	73.5	133.82	94.1	69.74	89.5
Student Activities	7.57	56.8	8.82	64.9	11.18	70.6	8.95	78.9
Insurance	69.46	48.6	37.35	41.2	108.53	70.6	55.26	50.0
Debt Repayment	21.62	10.3	22.94	11.8	36.77	11.8	15.79	2.6
Miscellaneous	47.57	64.9	67.35	67.6	77.35	97.1	39.74	73.7
Fees	300.00	100.0	300.00	100.0	300.00	100.0	300.00	100.0
TOTAL COST WITHOUT ROOM & BOARD	896.76		771.45		1,027.64		780.80	
Mean† Room and Board	628.71		464.41		461.50		566.16	
TOTAL COST	1,525.47		1,235.86		1,489.14		1,346.96	

*Means based upon all respondents, whether or not an individual had that particular cost item.

†Based upon the 255 students (73.9%) who gave a room and board cost or an estimate of such cost to their parents.

From Table IV, it can be noted that the highest average total cost without room and board was for the Sheboygan Center respondents. Contributing to this result is the fact that the Sheboygan Center respondents reported the highest amounts of any Center group for books and supplies, laundry, student activities, insurance, debt repayment, and miscellaneous costs. In addition, they indicated relatively high costs for clothing, and recreation and entertainment.

By way of contrast, one notes from Table IV, that the Marshfield Center respondents on the average reported the lowest total expenditures of all Centers. The lowest item means for clothing, recreation and entertainment, insurance, and room and board were for the Marshfield Center respondents. Relatively low costs also were indicated by them for student activities and debt repayment.

The Manitowoc Center respondents, in accounting for the second highest mean total cost without room and board, reported the highest average cost of all Centers for travel related to attendance, and also ranked relatively high in clothing, laundry, and recreation and entertainment expenses.

It is noted here that, with respect to fees, full-time resident Center students at the time of the survey, paid $300 in fees for the academic year. Center fees for the 1965-66 year were reduced. Fees now are $210 per year for full-time resident students. This obviously would represent a reduction of $90 in total costs.

According to Class Level and Sex

The mean of the total Center attendance expenditures for men was higher than that for women, whether or not the room and board costs were included. The mean cost without room and board for men was $894.14 (Table V), while for women it was $754.63. The mean total cost (including the mean room and board cost) for the men amounted to $1,427.44, while for the women the average was $1,217.48.

Highest average costs were found for sophomore men, whose means with and without room and board expenses were $1,520.93 and $952.86, respectively. The lowest average cost was for freshman women, with mean costs with and without room and board being $1,172.24 and $720.79, respectively.

The high total expenditures by sophomore men is associated with the high expenditures for insurance and recreation and entertainment. They also indicated higher than average costs for laundry and for travel related to attendance.

On the other hand, freshman women, who had the lowest average total expenditures, reported the lowest expenditures of any group for insurance and recreation and entertainment.

TABLE V

MEAN[*] COSTS BY ITEM FOR CENTER ATTENDANCE (ACCORDING TO CLASS LEVEL AND SEX)

Cost Item	Freshmen				Sophomores				Total			
	Men		Women		Men		Women		Men		Women	
	Dollars	% with	Dollars	% with	Dollars	% with	Dollars	% with	Dollars	% with	Dollars	% with
Books and Supplies	87.56	98.0	90.36	98.8	94.37	100.0	101.00	96.7	89.91	98.7	93.18	98.2
Travel (Attend)	96.71	82.9	50.72	78.3	96.00	90.0	58.66	83.3	96.46	85.3	52.83	79.6
Travel (Home)	2.56	5.3	7.22	13.3	3.25	5.0	5.33	10.0	2.80	5.2	6.72	12.4
Clothing	84.14	90.1	99.75	90.4	84.50	92.5	152.00	93.3	84.26	90.9	113.62	91.2
Laundry	12.89	32.9	14.81	53.0	23.62	37.5	16.00	50.0	16.59	34.5	15.13	52.2
Medical	23.15	56.6	38.07	75.9	36.37	60.0	46.00	83.3	27.71	57.8	40.17	77.9
Recreation & Entertainment	111.90	86.2	39.63	79.5	151.50	95.0	50.66	90.0	125.56	89.2	42.56	82.3
Student Activities	9.01	67.1	10.12	80.7	7.50	47.5	10.66	80.0	8.49	60.3	10.26	80.5
Insurance	70.00	52.0	12.65	33.7	89.00	61.2	28.00	46.7	76.55	55.2	16.72	37.2
Debt Repayment	17.96	7.9	11.08	7.2	11.50	8.8	8.66	10.0	15.73	8.2	10.44	8.0
Miscellaneous	47.36	67.8	46.38	80.7	55.25	76.2	71.33	80.0	50.08	70.7	53.00	80.5
Fees	300.00	100.0	300.00	100.0	300.00	100.0	300.00	100.0	300.00	100.0	300.00	100.0
TOTAL COST WITHOUT ROOM AND BOARD	863.24		720.79		952.86		848.30		894.14		754.63	
Mean[†] Room and Board	511.98		451.45		568.07		495.00		533.30		462.85	
TOTAL COST	1,375.22		1,172.24		1,520.93		1,343.30		1,427.44		1,217.48	

[*] Means based upon all respondents, whether or not an individual had that particular cost item

[†] Based upon the 255 students (73.9%) who gave a room and board cost or an estimate of such cost to their parents.

The greater total cost for men than for women is partially accounted for by the considerably higher cost for the items of insurance and recreation and entertainment. Even though women, on the average, spend more for clothing than men do, the difference is not sufficiently great to offset the higher average expenditures of men for some other items.

According to Number of Brothers and Sisters

There is a tendency for slightly lower expenditures by students who come from larger than from smaller families (Table VI).

The highest median total cost, $1,495.00, was for the respondents with no living brothers or sisters, while those with five or more living brothers or sisters had the lowest median total cost $1,195.00). Due to an unusually high total cost listed by two respondents with five or more brothers or sisters, the mean for that group was atypically high ($1,375.30).

TABLE VI

TOTAL EXPENDITURES* FOR CENTER ATTENDANCE
(ACCORDING TO NUMBER OF LIVING BROTHERS AND SISTERS)

Measure	None	1	2	3	4	5 or More
	Dollars	Dollars	Dollars	Dollars	Dollars	Dollars
5th Percentile	695.00	895.00	695.00	745.00	695.00	795.00
Median	1,495.00	1,361.66	1,320.00	1,220.00	1,255.00	1,195.00
95th Percentile	2,395.00	2,145.00	2,095.00	1,961.66	1,895.00	1,995.00
Mean	1,497.00	1,405.00	1,331.79	1,287.59	1,278.33	1,375.30
No. of Cases	25	60	53	54	30	33

*Based upon the 255 respondents (73.9%) who gave a room and board amount.

According to Type of Housing

Of the 255 respondents on which the following is based, i.e., persons giving a room and board amount, 204 students lived in their parents' home. The respondents living with their parents reported the highest mean and median total expenditures, $1,394.01 and $1,328.33, respectively (Table VII).

The second highest mean total cost was of respondents living with other relatives, $1,330.71. The third highest mean total cost was of those living in apartments ($1,328.33). The medians were identical ($1,195.00) for these two groups.

The lowest total expenses were for respondents living in dormitories (a mean of $1,117.72 and a median of $1,035.00).

TABLE VII

TOTAL EXPENDITURES* FOR CENTER ATTENDANCE (ACCORDING TO TYPE OF HOUSING)

Measure	Parents' Home	Other Relatives' Home	Private Home (Non-Relatives)	Dormitory	Apartment
	Dollars	Dollars	Dollars	Dollars	Dollars
5th Percentile	723.57	**	795.00	695.00	895.00
Median	1,328.33	1,195.00	1,095.00	1,035.00	1,195.00
95th Percentile	2,228.33	1,995.00	1,395.00	1,595.00	1,745.00
Mean	1,394.01	1,330.71	1,135.00	1,117.72	1,328.33
No. of Cases	204	7	10	22	12

*Based upon the 255 respondents who gave a room and board amount.

**Too few cases to compute.

INDIVIDUAL EXPENSE ITEMS

Room and Board

The mean room and board cost of the 255 students, or 73.6 per cent of the respondents, who indicated an expenditure or an estimate of cost for room and board, was $510.09 for the academic year. The average male Center student reported a greater amount for room and board during the 1964-65 academic year than the average female student did, ($533.30 and $462.85, respectively). The highest room and board costs were reported by the sophomore men, with a mean of $568.07 (Table VIII). In general, the sophomores indicated higher amounts than the freshmen did for room and board; sophomores averaged $549.59 as compared with $489.64 for the freshmen.

TABLE VIII

EXPENSES* FOR ROOM AND BOARD
(ACCORDING TO CLASS LEVEL AND SEX)

Cost (Dollars)	Freshmen				Sophomores			
	Men	Cum. %	Women	Cum. %	Men	Cum. %	Women	Cum. %
Under 95	2	1.9	4	6.5	2	3.1	1	4.5
95- 194	4	5.7	5	14.5	1	4.6	3	18.2
195- 294	7	12.3	8	27.4	7	15.4	3	31.8
295- 394	25	35.8	16	53.2	8	27.7	6	59.1
395- 494	19	53.8	9	67.7	13	47.7	--	59.1
495- 594	15	67.9	6	77.4	11	64.6	--	59.1
595- 694	14	81.1	3	82.3	5	72.3	1	63.6
695- 794	8	88.7	4	88.7	4	78.5	4	81.8
795- 894	6	94.3	4	95.2	3	83.1	1	86.4
895- 994	1	95.3	1	96.8	4	89.2	--	86.4
995-1094	3	98.1	--	96.8	5	96.9	3	100.0
1095 or More	2	100.0	2	100.0	2	100.0		
TOTAL	106		62		65		22	
5th Percentile	$ 145.00		$ 25.00		$ 185.00		$ 55.00	
Median	473.94		382.50		513.00		361.66	
95th Percentile	995.00		895.00		1075.00		1061.66	
Mean	511.98		451.45		568.07		495.00	

*Based upon the 255 students who gave a room and board amount.

The Fox Valley Center students had the highest mean room and board costs or estimates of cost, $628.71 (Table IX). This was followed by the Marathon County Center respondents with $566.16, and the Manitowoc Center respondents with $551.10. Marshfield Center students were lowest, on the average, for room and board, the mean being $330.02.

When viewed from the standpoint of the type of housing in which the Center student lived, it is noted that the highest average figure was of those living in their parents' home. The mean room and board cost of the 204 students in this category was $519.69. It is noted, however, that of the total of the 204 students who lived in their parents' home and gave a room and board cost, 182 made an estimate of the cost to their parents; the mean estimate of these 182 persons was $502.74.

Books and Supplies

In general, among those who gave a cost for books and supplies (98.6% of the respondents), there appears to be very little variation in expenditures for books and supplies between classes and sex (Table X). Sophomores averaged $97.06 and freshmen averaged $90.09 for this cost item. The mean cost of books and supplies for the men was $91.09, while for women the mean was $94.86. From the class and sex data, one notes that the lowest mean was for freshman men ($89.32) and the highest was for sophomore women ($104.48).

Students from the Sheboygan Center reported the highest average books and supplies expenditure (mean $105.29), while the Marshfield Center students reported the lowest mean expenditure ($85.29).

Travel Related to Attendance

Two hundred eighty-eight students, or 83.5 per cent of the respondents, indicated a cost for travel related to attendance. The costs for this item were relatively stable when viewed by class. The mean expenditure for travel related to attendance for freshmen was $99.01, and for sophomores it was $97.32. Freshman men indicated the highest cost, with a mean of $116.66 (Table XI).

The mean travel cost for attendance of men was $113.03, while for women the average cost was $66.33. The differences would seem to indicate that the men may travel a considerably greater distance to attend Center classes than women do; it may imply that the Centers have a greater geographical area of drawing power for men than for women.

TABLE IX

MEAN EXPENSES FOR ROOM AND BOARD
(ACCORDING TO CENTER)

Center	Marshfield	Green Bay	Kenosha	Manitowoc	Marinette	Fox Valley	Racine	Sheboygan	Marathon	Total
Mean	$330.02	$513.75	$478.59	$551.10	$538.00	$628.71	$464.41	$461.50	$566.16	$510.09
% with Cost or Estimate	73.5	72.5	61.5	76.2	63.8	75.7	64.7	82.4	94.7	73.6

TABLE X

EXPENDITURES FOR BOOKS AND SUPPLIES[*]
(ACCORDING TO CLASS LEVEL AND SEX)

Measure	Freshmen		Sophomores		Total	
	Men	Women	Men	Women	Men	Women
5th Percentile	$ 46.43	$ 50.00	$ 40.00	$ 65.00	$ 45.59	$ 53.33
Median	88.85	93.00	96.03	97.50	92.50	95.53
95th Percentile	148.33	131.67	151.00	155.00	149.55	133.00
Mean	89.32	91.46	94.37	104.48	91.09	94.86

[*] Only 5 students did not indicate a cost for books and supplies.

TABLE XI

EXPENDITURES FOR TRAVEL RELATED TO ATTENDANCE (ACCORDING TO CLASS LEVEL AND SEX)

Measure	Freshmen		Sophomores		Total	
	Men	Women	Men	Women	Men	Women
	Dollars	Dollars	Dollars	Dollars	Dollars	Dollars
5th Percentile	11.65	8.75	18.33	18.33	13.33	11.25
Median	80.00	45.00	96.00	58.33	83.00	47.22
95th Percentile	305.00	185.00	275.00	185.00	300.00	181.67
Mean	116.66	64.76	106.66	70.40	113.03	66.33
No. of Cases	126	65	72	25	198	90
% with Item	82.9	78.3	90.0	83.3	85.3	79.6

Of the 288 respondents to this item, 250 lived in their parents' home. When cost of travel related to attendance is associated with the type of housing in which the students lived, the greatest average cost was for the 250 students living in their parents' home. They indicated a mean cost for this item of $104.16 (Table XII). The least average amount for this item was for the 16 students living in dormitories. Their mean cost of travel related to attendance was $37.50.

TABLE XII

MEAN EXPENDITURES FOR TRAVEL RELATED TO ATTENDANCE (ACCORDING TO TYPE OF HOUSING)

Type of Housing	Parents' Home	Other Relative's Home	Private Home	Dormitory	Apartment	Personally Owned House
Mean Costs	$104.16	$103.75	$71.25	$37.50	$54.00	$40.00
No. of Students	250	8	8	16	5	1

The greatest mean cost for travel related to attendance was of Marinette Center students ($131.47), with 72.3 per cent of the sample of students from that Center responding to the item. This higher cost may be indicative of the rural nature of the Marinette Center location. The lowest mean cost was of the students at the Racine Center, $55.63. This low cost may be a function of the urban and populous setting of the Center and the public transportation system of the city.

Travel Home

Only 26 students, or 7.5 per cent of the respondents, gave a cost of travel to and from home other than that directly related to attendance; this reflects the commuting nature of the Centers. The mean expense for men on this item was 12 cents less than that indicated by women, $54.16 and $54.28, respectively (Table XIII). The mean cost of all students for this item was $54.23.

TABLE XIII

EXPENDITURES FOR TRAVEL HOME
(ACCORDING TO SEX)

Measure	Men Dollars	Women Dollars
5th Percentile	20.00	25.00
Median	50.00	50.00
95th Percentile	100.00	101.67
Mean	54.16	54.28
No. of Cases	12	14
% with Item	5.2	12.4

None of the students in the sample from the three Centers at Kenosha, Manitowoc, and Sheboygan indicated a cost for travel to and from home. A relatively high proportion of the students from the Marathon Center (26.3%) indicated a cost for this item, with a mean of $56.00.

Clothing

Ninety-one per cent of the respondents, or 314 students, included a cost for clothing. As noted in Table XIV, the mean expenditure of the women for this item ($124.66) was considerably greater than that of the men ($92.65). There was less variation by class level than by sex, with the mean of the freshmen being $99.39, and the mean of the sophomores being $110.98. When both sex and class are considered, one notes that the greatest range in the means was between sophomore men and sophomore women ($91.35 and $162.85, respectively).

The highest mean expenditure for this item was of students from the Sheboygan Center ($123.13). Next highest was the Kenosha Center group with a mean of $120.77; this was followed closely by the Marathon Center students with a mean of $118.00. The lowest mean cost for clothing expenses was that of students at

TABLE XIV

EXPENDITURES FOR CLOTHING (ACCORDING TO CLASS LEVEL AND SEX)

Measure	Freshmen		Sophomores		Total	
	Men	Women	Men	Women	Men	Women
	Dollars	Dollars	Dollars	Dollars	Dollars	Dollars
5th Percentile	21.67	25.00	19.00	47.50	20.45	27.00
Median	79.62	97.00	81.00	151.67	80.00	99.44
95th Percentile	203.75	250.00	202.50	355.00	203.13	298.33
Mean	93.35	110.40	91.35	162.85	92.65	124.66
No. of Cases	137	75	74	28	211	103
% with Item	90.1	90.4	92.5	93.3	90.9	91.2

the Marshfield Center ($81.03), closely followed by the Marathon Center group with a mean of $85.00.

Laundry and Cleaning

Of the respondents, 40.3 per cent, or 139 students, reported laundry and cleaning expenses. The men, on the average, reported greater expense for this item than the women did, $48.13 and $28.98, respectively (Table XV). This may indicate that women launder more of their clothing themselves.

TABLE XV

EXPENDITURES FOR LAUNDRY AND CLEANING (ACCORDING TO CLASS LEVEL AND SEX)

Measure	Freshmen		Sophomores		Total	
	Men	Women	Men	Women	Men	Women
	Dollars	Dollars	Dollars	Dollars	Dollars	Dollars
5th Percentile	8.33	5.77	11.67	8.33	8.33	6.25
Median	27.86	25.00	40.00	31.67	31.67	26.67
95th Percentile	98.33	70.00	165.00	55.00	155.00	68.33
Mean	39.20	27.95	63.00	32.00	48.13	28.98
No. of Cases	50	44	30	15	80	59
% with Item	32.9	53.0	37.5	50.0	34.5	52.2

Sophomores spent more money for laundry and cleaning than freshmen did. The mean cost of sophomores for laundry was $52.67, as compared with $33.94 for the freshmen. The mean for all students was $40.00.

Students from the Manitowoc Center had the greatest expense for this item, with a mean of $48.50. They were followed by students at the Sheboygan Center, with an average of $47.06. The lowest average expenditure was that of students at the Fox Valley Center, with a mean of $25.00, and the next lowest mean was that of students at the Green Bay Center ($31.58).

Medical

The mean expenditure for medical expenses of the 222 students reporting such a cost, or 64.3 per cent of the respondents, was $49.41. No great variations were detected by year or sex. Freshmen averaged $44.83 and sophomores $58.77; men averaged $47.99 and women $51.59 for the item of medical expenses (Table XVI).

TABLE XVI

EXPENDITURES FOR MEDICAL EXPENSES (ACCORDING TO CLASS LEVEL AND SEX)

Measure	Freshmen		Sophomores		Total	
	Men	Women	Men	Women	Men	Women
	Dollars	Dollars	Dollars	Dollars	Dollars	Dollars
5th Percentile	7.50	6.88	6.43	8.33	7.63	7.11
Median	30.50	32.78	38.75	35.00	32.78	33.00
95th Percentile	101.00	155.00	205.00	105.00	105.00	155.00
Mean	40.93	50.15	60.62	55.20	47.99	51.59
No. of Cases	86	63	48	25	134	88
% with Item	56.6	75.9	60.0	83.3	57.8	77.9

A greater variation is noted when viewing responses by Center, with the means ranging from $91.33 for students at the Racine Center to $37.04 for students at the Manitowoc Center. However, only 44.1 per cent of the respondents from the Racine Center reported medical expenses.

Recreation and Entertainment

Three hundred students, or 87.0 per cent of the respondents, indicated an expenditure for recreation and entertainment, with a mean cost of $113.13.

As might be expected, men averaged considerably higher expenditures for this item than women did, although the per cent of responses by men and by women were not particularly different (89.2% and 82.3%, respectively). The mean expenditure of the men was $140.72, while for the women it was $51.72 (Table XVII). This difference more than offsets the difference in clothing costs, for which women had greater average expenditures than men. The great divergence in cost for recreation between men and women can probably be explained by the dating customs of our American culture in which the male generally pays the expenses on a date. Sophomore men spent more for recreation than freshman men did (means of $159.47 and $129.84, respectively).

TABLE XVII

EXPENDITURES FOR RECREATION AND ENTERTAINMENT
(ACCORDING TO CLASS LEVEL AND SEX)

Measure	Freshmen		Sophomores		Total	
	Men	Women	Men	Women	Men	Women
	Dollars	Dollars	Dollars	Dollars	Dollars	Dollars
5th Percentile	23.57	6.54	11.67	8.33	19.00	7.50
Median	98.33	35.00	146.25	47.00	101.86	38.33
95th Percentile	303.33	115.00	398.33	145.00	360.00	125.00
Mean	129.84	49.84	159.47	56.29	140.72	51.72
No. of Cases	131	66	76	27	207	93
% with Item	86.2	79.5	95.0	90.0	89.2	82.3

Sophomore expenses for recreation and entertainment exceeded that of freshmen, with sophomores averaging $132.43 and freshmen averaging $103.05.

A great range of recreation and entertainment expenditures can be noted when viewed in terms of Centers. Greatest recreation and entertainment costs were indicated by students from the Fox Valley Center, who averaged $162.50 for this item. Manitowoc Center students followed with a mean of $148.16. Lowest expenses for recreation and entertainment were reported by students at the Marshfield Center, who averaged $70.00. Marathon Center students had the next lowest expenditures for recreation and entertainment, with a mean of $77.94.

Student Activities

There was little variation by class level, sex, or Center in the average expenditures for student activities as reported by 231 students, or 67.0 per cent of the respondents. The mean cost for all students for activities was $13.55. The mean cost for this item for men was $14.07 and for women was $12.75, with sophomores averaging $14.84 and freshmen averaging $13.08. Expenditures for student activities by Center ranged from a mean of $15.93 for students at the Green Bay Center, to $11.33 for students at the Marathon Center.

Insurance

Approximately one-half (49.3%) of the respondents indicated an expenditure for insurance (55.2% of the men and 37.2% of the women).

The mean for the men was more than three times the mean amount for the women ($138.75 and $45.00, respectively). Sophomores spent more for insurance than freshmen did. The mean insurance cost for sophomores for the academic year was $126.35, while for freshmen it was $109.25. The highest mean expenditure was of sophomore men, where the average was $145.30.

Again a wide variation can be detected among Centers. Students at the Sheboygan Center indicated the greatest expense for this item, averaging $153.75. They were followed by students at the Fox Valley Center with a mean insurance cost of $142.78. The lowest mean expenditure was that of students at the Marinette Center ($75.79), followed by students at the Marshfield Center who averaged $86.67.

Miscellaneous

Expenditures which did not fall among the various cost items delineated in the questionnaire (personal items, gifts, etc.) were reported in a miscellaneous category. Miscellaneous costs were reported by 255 students, 73.9 per cent of the respondents.

There appears to be little variation in miscellaneous costs when the respondents are divided by year or sex. The mean for the men was $70.85 and for the women was $65.82, while freshmen averaged $65.00 and sophomores averaged $77.18. The highest average expenditure for this item was of sophomore women, with a mean of $89.16.

Differences in mean miscellaneous expenditures ranged from $52.50 and $52.81 for students at the Marshfield and Marinette Centers, respectively, to $99.57 for students at the Racine Center. The next highest miscellaneous expense mean was considerably lower than that for Racine students, being $79.70 for students at both the Green Bay and Sheboygan Centers.

Debts

Although 54 persons, or 15.7 per cent of the respondents, indicated one or more debts, only 51, or 14.8 per cent, reported a dollar amount of debt. Fifteen men (39.5% of those having debts) and none of the women indicated two or more debts.

It appears that Center men have incurred debts slightly in excess of debts of Center women. The mean debt total for men with debts was $421.62, while for women it was $395.71. The mean debt for all respondents to the item was $414.51.

Freshmen with debts indicated considerably larger debt amounts than sophomores did. Freshmen averaged a debt total of $477.50, and sophomores a debt total of $263.33. Freshman men and sophomore women with debts had much higher debts (means of $541.00 and $511.66, respectively) than did freshman women or sophomore men.

When considered by Centers, one notes a considerable variation in the mean debts. The range was from $1,040.00 at the Kenosha Center (only 2 students) to $196.00 at the Fox Valley Center (5 students); these numbers of students are too small to draw any meaningful generalizations.

Types of Debts

Among students with debts, 50.0 per cent had debts for education, and 35.2 per cent had debts for a car. Of the total respondents, 12.0 per cent of the freshman women had debts for education while 9.2 per cent of the freshman men had debts for a car (Table XVIII).

TABLE XVIII

TYPE OF DEBT
(ACCORDING TO CLASS LEVEL AND SEX)

Debt Type*	Freshmen				Sophomores			
	Men		Women		Men		Women	
	No.	%	No.	%	No.	%	No.	%
Education	9	5.9	10	12.0	6	7.5	2	6.7
Car	14	9.2	1	1.2	3	3.8	1	3.3
House (or trailer)	1	0.7	--	--	--	--	--	--
Medical	3	2.0	1	1.2	2	2.5	1	3.3
Major Appliance	1	0.7	--	--	--	--	--	--
Insurance	10	6.6	--	--	3	3.8	--	--
Other	1	0.7	--	--	2	2.5	--	--
TOTAL STUDENTS	152		83		80		30	

*Fifteen men had two or more debts.

Debt Repayment

Twenty-eight students, or 8.1 per cent of the respondents, indicated an expenditure for debt repayment. Debt repayment, for those repaying debts, was considerably higher for men than for women, with means of $192.11 and $131.11, respectively (Table XIX). Freshmen also indicated a greater expenditure for debt repayment than did sophomores. The freshmen who were paying back debts averaged $202.78, while for sophomores the average was $118.00. The single highest group in debt repayment was freshman men with an average of $227.50. The lowest group was sophomore women, with a mean of $86.66. The mean expenditure for all persons repaying debts was $172.50. The groups were small, however, as seen from Table XIX.

TABLE XIX

EXPENDITURES FOR DEBT REPAYMENT
(ACCORDING TO CLASS LEVEL AND SEX)

Measure	Freshmen		Sophomores		Total	
	Men	Women	Men	Women	Men	Women
	Dollars	Dollars	Dollars	Dollars	Dollars	Dollars
5th Percentile	15.00	*	*	*	10.00	*
Median	155.00	55.00	55.00	85.00	135.00	85.00
95th Percentile	305.00	605.00	405.00	105.00	405.00	605.00
Mean	227.50	153.33	131.42	86.66	192.11	131.11
No. of Cases	12	6	7	3	19	9
% with Item	7.9	7.2	8.8	10.0	8.2	8.0

*Too few cases to compute.

INCOME FOR CENTER ATTENDANCE

The Center students were asked to give the amount of their earnings and other sources of income during and/or for the academic year, September 1964 - June 1965. The total income includes loans, contributions from the family, and estimated cost to the family for room and board when furnished by the family without cost to the student.

Total Income

Total income for Center attendance ranged from under $400 to over $3,400 (Table XX). The mean income of sophomores was considerably higher than the mean income of freshmen, $1,917.75 and $1,457.31, respectively. This variation could be expected since the mean expenditures of sophomores, as pointed out earlier, exceeded the mean costs of freshmen. It is significant that between class levels there was less variation among expenditures than among incomes. The mean excess income over expenditures for sophomores amounted to $680.43, while for freshmen it was $446.60. Men, too, averaged greater excess incomes over costs than women did, $598.12 and $353.33, respectively. The mean excess of incomes over costs, based upon the 255 students who registered this fact (73.9% of the respondents), amounted to $531.88. The mean excess of incomes over costs of students who lived in their parents' homes and who reported greater incomes than expenses was $526.18. Those students who had free room and board and who had excess incomes over costs averaged incomes of $541.31 over that of expenditures.

The mean income for academic year expenses of all respondents amounted to $1,604.16; men averaged $1,750.66 and women averaged $1,303.37. Highest average incomes were reported by sophomore men; the mean was $2,076.53. The lowest mean income was that of freshman women, $1,234.21. Students living in their parents' home had a mean income of $1,614.31, slightly above the mean income of all respondents.[4]

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[4] Other types of housing, number of students reporting, and mean incomes were as follows: other relative's home (10), $1,575.00; non-relative's home (10), $1,472.00; dormitory (22), $1,460.00; apartment (12), $1,793.33; and personally-owned home (1), $1,120.00.

TABLE XX

TOTAL INCOME
(ACCORDING TO CLASS LEVEL AND SEX)

Income in Dollars	Freshmen				Sophomores				Total			
	Men		Women		Men		Women		Men		Women	
	No.	Cum. %	No.	Cum. %	No.	Cum. %	No.	Cum. %	No.	Cum. %	No.	Cum. %
295 - 394	1	0.7	1	1.2	--	--	1	3.3	1	0.4	2	1.8
995 - 494	5	3.9	2	3.6	1	1.3	--	3.3	6	3.0	2	3.5
495 - 594	--	3.9	5	9.6	--	1.3	--	3.3	--	3.0	5	8.0
595 - 694	3	5.9	6	16.9	1	2.5	1	6.7	4	4.7	7	14.2
695 - 794	4	8.6	6	24.1	3	6.3	--	6.7	7	7.8	6	19.5
795 - 894	5	11.8	3	27.7	--	6.3	4	20.0	5	9.9	7	25.7
895 - 994	9	17.8	8	37.3	--	6.3	2	26.7	9	13.8	10	34.5
995 - 1194	15	27.6	13	53.0	6	13.8	5	43.3	21	22.8	18	50.4
1195 - 1394	32	48.7	12	67.5	7	22.5	3	53.3	39	39.7	15	63.7
1395 - 1594	21	62.5	12	81.9	8	32.5	2	60.0	29	52.2	14	76.1
1595 - 1794	13	71.1	6	89.2	6	40.0	2	66.7	19	60.3	8	83.2
1795 - 2194	16	81.6	4	94.0	20	65.0	5	83.3	36	75.9	9	91.2
2195 - 2594	16	92.1	2	96.4	11	78.8	4	96.7	27	87.5	6	96.5
2595 - 2994	7	96.7	--	96.4	5	85.0	1	100.0	12	92.7	1	97.3
2995 - 3394	1	97.4	1	97.6	3	88.8			4	94.4	1	98.2
3395 or More	4	100.0	2	100.0	9	100.0			13	100.0	2	100.0
TOTAL	152		83		80		30		232		113	
5th Percentile	661.66		515.00		761.66		695.00		709.28		535.00	
Median	1,409.28		1,166.42		1,907.50		1,345.00		1,549.54		1,195.00	
95th Percentile	2,895.00		2,345.00		3,895.00		2,495.00		3,520.00		2,445.00	
Mean	1,579.14		1,234.21		2,076.53		1,494.33		1,750.66		1,303.37	

Mean incomes when divided by Centers, showed a considerable range. Students at the Marshfield Center had the lowest mean income, $1,196.18, and the lowest mean excess income over cost, $426.32. The highest mean income, by approximately $150, was that of Sheboygan Center students, $1,906.18. The greatest mean excess of income over costs, $623.21, was that of the Sheboygan Center students also.

According to Sources

Table XXI demonstrates the relative importance of various sources of income. That table gives mean income by item based upon all of the respondents whether or not they had an income from a particular income source.

It appears that the most important source of income for women was family contributions; 87.6 per cent of the women respondents reported income from that source. The mean family contribution for women was $569.56. Men also reported family contribution as one of the chief sources of income, with a mean of $465.39 (72.8% of the male respondents).

The most common income source for men (83.6%) and the greatest in dollar amount was summer employment; the mean income of the men from this source was $552.03. This was considerably higher than the mean income from summer employment for women, $187.97, although a high percentage (70.8%) of the women respondents reported summer employment as an income source.

Women far outranked men in mean dollars from scholarships, $144.78 and $43.28, respectively. More female than male respondents obtained scholarships (29.2% of the women and 16.8% of the men).

Slightly over half of the men (52.2%) and slightly under half of the women (49.6%) respondents indicated "other work" as an income source. "Other work" includes all work done during the academic year with the exception of work for The University. Men averaged almost twice as much income from this source as women did, $310.47 and $163.19, respectively.

Another important source of income was "own savings," reported by 60.4 per cent of the men and 62.0 per cent of the women. Again, men averaged about twice as much in savings as did women, $305.91 and $150.35, respectively.

Of interest also in viewing total income is Table XXII which shows the median amount of income by item, based only upon those respondents who had that particular source of income. When analyzing these figures by class level and sex, one notes that for men the single most important income source in dollar amount was summer employment. The median income from this source for sophomore men was $803.57.

TABLE XXI

MEAN* AMOUNT OF INCOME BY SOURCE (ACCORDING TO CLASS LEVEL AND SEX)

Income Source	Freshmen				Sophomores				Total			
	Men		Women		Men		Women		Men		Women	
	Dollars	% with	Dollars	% with	Dollars	% with	Dollars	% with	Dollars	% with	Dollars	% with
Scholarships	44.87	18.4	161.57	32.5	40.25	13.8	98.33	20.0	43.28	16.8	144.78	29.2
Own Savings	293.03	65.8	143.61	61.4	330.38	50.0	169.00	63.3	305.91	60.4	150.35	62.0
Summer Employment	438.95	79.6	170.84	67.5	766.88	91.3	235.00	80.0	552.03	83.6	187.97	70.8
University Payroll	13.09	14.5	16.87	12.0	32.13	22.5	39.00	30.0	19.66	17.2	22.74	16.8
Other Work	294.21	53.9	126.75	41.0	341.38	48.8	264.00	73.3	310.47	52.2	163.19	49.6
Family Contributions	452.04	71.7	546.87	86.7	490.75	75.0	632.33	90.0	465.39	72.8	569.56	87.6
NDEA Loans	5.92	1.3	--	--	2.50	1.3	--	--	4.74	1.3	--	--
State Loans	--	--	8.55	1.2	5.63	2.5	50.00	6.7	1.94	0.9	19.56	2.7
Bank Loans	0.99	0.7	30.12	6.0	6.00	2.5	--	--	2.72	1.3	22.12	4.4
Relative's Loans	8.88	1.3	18.07	7.2	6.50	6.3	6.67	3.3	8.06	3.0	15.04	6.2
Other Loans	8.22	2.0	6.02	1.2	1.25	1.3	--	--	5.82	1.7	4.43	0.9
Federal, State	9.14	2.0	4.94	2.4	31.88	3.8	--	--	16.98	2.6	3.63	1.8
Military	7.30	2.6	--	--	1.50	1.3	--	--	5.30	2.2	--	--
Other Sources	2.50	2.0	--	--	19.50	3.8	--	--	8.36	2.6	--	--
TOTAL	1,579.14		1,234.21		2,076.53		1,494.33		1,750.66		1,303.37	
No. of Cases	152		83		80		30		232		113	

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*Based upon all students in the sample, whether or not an individual student had the particular source of income.

TABLE XXII

MEDIAN* AMOUNT OF INCOME BY SOURCE (ACCORDING TO CLASS LEVEL AND SEX)

Income Source	Freshmen				Sophomores			
	Men		Women		Men		Women	
	Dollars	% with	Dollars	% with	Dollars	% with	Dollars	% with
Scholarship	297.14	18.4	303.57	32.5	275.00	13.8	255.00	20.0
Own Savings	299.29	65.8	102.78	61.4	400.00	50.0	151.00	63.3
Summer Employment	505.00	79.6	225.00	67.5	803.57	91.3	300.00	80.0
University Payroll	55.00	14.5	65.00	12.0	115.00	22.5	95.00	30.0
Other Work	450.00	53.9	297.50	41.0	685.00	48.8	355.00	73.3
Family Contributions	596.43	71.7	551.67	86.7	503.00	75.0	501.67	90.0
NDEA Loans	405.00	1.3	--	--	205.00	1.3	--	--
State Loans	--	--	715.00	1.2	205.00	2.5	750.00	6.7
Bank Loans	155.00	0.7	505.00	6.0	205.00	2.5	--	--
Relative's Loans	185.00	1.3	205.00	7.2	105.00	6.3	205.00	3.3
Other Loans	305.00	2.0	505.00	1.2	105.00	1.3	--	--
Federal, State	365.00	2.0	145.00	2.4	305.00	3.8	--	--
Military	125.00	2.6	--	--	125.00	1.3	--	--
Other Sources	25.00	2.0	--	--	45.00	3.8	--	--
No. of Cases	152		83		80		30	

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*Based only upon the students in the sample who had the particular source of income.

Freshman men had a median income from summer work of $505.00, which, although fairly high, was surpassed in income for freshman men from family contributions; the median income from the latter was $596.43.

Work is a very important source of male income, particularly among the sophomores. The median income from "other work" was $685.00 for sophomore men. Summer work and other work in terms of dollar amounts for women was of lesser importance than it was for men, although it was still a vital income source for women.

Caution should be exercised in interpreting certain income items in Table XXII. For example, state loans appear to be an extremely important source of income for women; the median for sophomore women was $750.00 and for freshman women was $715.00. It should be noted, however, that the table is based upon only those respondents with income from the source item and that, in the above cases, only two sophomore women and one freshman woman reported the item; thus the median amount is misleading if interpreted in terms of the whole group.

Effect of Finance on Dropout Rate

The students in the sample were asked whether they had been in continuous attendance, exclusive of summer sessions, since their first registration. Only 20 students, or 5.8 per cent of the respondents, reported having been out of school for a semester or more since entering college. Three students (two men and one woman), or 15 per cent of the students reporting non-continuous attendance, indicated financial reasons as the primary cause of their dropping out of school for a period of time (Table XXIII). One-third of the students indicating a second most important reason for dropping out of school specified finances. It should be kept in mind, however, that the majority of the students were enrolled as freshmen.

Seven men (43.7% of the men who dropped out) and no women, listed scholastic problems as the most important cause for their non-continuous attendance. No one listed scholastic reasons as a secondary cause. Illness, either personal or family, accounted for 30 per cent of the indicated primary causes for dropping out of school.

TABLE XXIII

MOST IMPORTANT REASON FOR DROPPING OUT OF SCHOOL (ACCORDING TO SEX)

Reason Reported	Men		Women	
	No.	%	No.	%
Financial	2	12.5	1	25.0
Scholastic	7	43.7	--	--
Personal Illness	3	18.7	1	25.0
Family Illness	2	12.5	--	--
Excellent Job Opportunity	1	6.3	--	--
Dissatisfaction with Courses	--	--	1	25.0
Other	1	6.3	1	25.0
TOTAL	16	100.0	4	100.0

INDIVIDUAL INCOME ITEMS

Scholarships

Seventy-two students, or 20.9 per cent of the respondents, held scholarships. The mean income from scholarships for Center students holding scholarships was $366.67. Students holding scholarships at the Green Bay Center (17.5% of the respondents from that Center) had the highest mean amount of income from this source of any Center group; the average was $1,021.43. The highest per cent in the sample of students from a particular Center holding scholarships was among students at the Marathon County Center; the mean amount of their scholarships was $329.50 (52.6%). Lowest both in the per cent of respondents from a Center holding a scholarship and in the mean dollar amount was the Kenosha Center; 5.1 per cent of the students had a scholarship or scholarships, with a mean income from this source of $90.00.

There was little variation in the mean income from scholarships between freshmen and sophomores holding scholarships, $367.82 and $362.94, respectively. There was, however, considerable variation between the sexes (Table XXIV). Women holding scholarships by far exceeded the men in the mean dollar amount of scholarship income; the women averaged $495.76 and the men averaged $257.44. However, the median scholarship income of the women holding scholarships was only $303.57 as compared with $296.76 for the men; thus the higher mean for the women is influenced by a few very high scholarships.

The highest mean and median dollar amounts of income from scholarships were those of freshman women, $496.67 and $303.57, respectively.

Students with scholarships were asked to indicate the sources of the scholarships held. The highest percentage of scholarships (Table XXV) came through the University of Wisconsin scholarship office (10.1% of the total students in the sample), while second highest in this respect was citizen group scholarships (7.2%). Seven students had two sources of scholarships and one student had three sources.

TABLE XXIV

INCOME FROM SCHOLARSHIPS
(ACCORDING TO CLASS LEVEL AND SEX)

Measure	Freshmen		Sophomores		Total	
	Men	Women	Men	Women	Men	Women
	Dollars	Dollars	Dollars	Dollars	Dollars	Dollars
5th Percentile	35.00	35.00	150.00	*	55.00	85.00
Median	297.14	303.57	275.00	255.00	296.76	303.57
95th Percentile	545.00	1,695.00	545.00	1,495.00	545.00	1,495.00
Mean	243.57	496.67	292.73	491.67	257.44	495.76
No. of Cases	28	27	11	6	39	33
% with Item	18.4	32.5	13.8	20.0	16.8	29.2

*Too few cases to compute.

TABLE XXV

SOURCES OF SCHOLARSHIPS
(ACCORDING TO CLASS LEVEL)

Source*	Freshmen		Sophomores		Total	
	No.	%	No.	%	No.	%
U. W. Scholarship	28	11.9	7	6.4	35	10.1
Foundation	1	0.4	1	0.9	2	0.6
Private Industry	11	4.7	2	1.8	13	3.8
Citizen Group	18	7.7	7	6.4	25	7.2
Total Students in Sample	235		110		345	

*Seven students had two sources of scholarships and one had three sources. Six students who gave a scholarship dollar amount did not indicate the source.

Savings

Almost 61 per cent (60.9%), or 210 of the total respondents, expressed savings as a source of funds for attendance. Savings of the students responding to the item averaged $418.86.

There was a wide difference between men and women in the amount of savings reported; men averaged more than twice the amount saved as women did (Table XXVI). The mean of the savings for men amounted to $506.93, while for women the mean savings was $242.71. Ninety per cent of the men who indicated some savings, indicated amounts between $50.71 and $2,028.33. Ninety per cent of the women reported amounts between $31.00 and $800.00.

TABLE XXVI

INCOME FROM OWN SAVINGS
(ACCORDING TO CLASS LEVEL AND SEX)

Measure	Freshmen		Sophomores		Total	
	Men	Women	Men	Women	Men	Women
	Dollars	Dollars	Dollars	Dollars	Dollars	Dollars
5th Percentile	52.50	29.00	48.33	48.33	50.71	31.00
Median	299.29	102.78	400.00	151.00	304.09	105.00
95th Percentile	1,295.00	605.00	2,395.00	805.00	2,028.33	800.00
Mean	445.40	233.73	660.75	266.84	506.93	242.71
No. of Cases	100	51	40	19	140	70
% with Item	65.8	61.4	50.0	63.3	60.4	62.0

Sophomores reported greater savings than freshmen did, with respective means of $533.90 and $373.91. The largest mean savings was that of sophomore men, $660.75. The considerably smaller medians than means indicate that the means are influenced by a few large amounts.

Mean savings when viewed by Centers also varied considerably. The highest mean, $615.00, was that of Manitowoc Center students with savings, while Marinette Center students had the lowest mean income from savings, $288.06.

Summer Employment

Summer employment seems to be a popular source of income for Center students. Two hundred seventy-four students, or 79.4 per cent of the respondents, reported income from summer employment; the mean amount of income was $544.93.

As might be expected, men on the average had much higher earnings from summer employment than women did. The mean income from this source was almost two and one-half times larger for men than for women, $660.16 and $265.50, respectively (Table XXVII). Almost 71 per cent (70.8%) of the women indicated summer work as a source of income, while 83.6 per cent of the men indicated this as a source of income.

The highest mean income from summer employment (based on students with this income) was that of sophomore men, $840.41. Sophomores as a whole reported higher income amounts from this source than did freshmen; the mean income for sophomores was $705.26, while for freshmen it was $457.06.

TABLE XXVII

INCOME FROM SUMMER EMPLOYMENT (ACCORDING TO CLASS LEVEL AND SEX)

Measure	Freshmen		Sophomores		Total	
	Men	Women	Men	Women	Men	Women
	Dollars	Dollars	Dollars	Dollars	Dollars	Dollars
5th Percentile	105.00	47.50	300.00	35.00	165.00	47.50
Median	505.00	225.00	805.57	300.00	603.00	241.67
95th Percentile	1,070.00	600.00	1,545.00	600.00	1,295.00	600.00
Mean	551.40	253.21	840.41	294.17	660.16	265.50
No. of Cases	121	56	73	24	194	80
% with Item	79.6	67.5	91.3	80.0	83.6	70.8

Employed students from each Center, with the exception of one, reported summer employment income amounts which averaged in the $500's for each Center. The exception was the Marshfield Center, whose students had a mean income of $383.04 from this source.

Work During Academic Year (University Payroll and Other Sources)

Working for The University of Wisconsin does not appear to be a major source of income for Center students. Only 59 students, or 17.1 per cent of the students responding, indicated University work as a source of income. These students reported incomes from the University which averaged $120.84 for the year.

Freshman women and sophomore men reported the highest income from this source, with means of $140.00 and $142.78, respectively (Table XXVIII). The mean income of sophomores from University sources was slightly higher than that of freshmen. Sophomores with such income averaged $138.52, while freshmen averaged $105.94.

Students were asked to give their income from work during the academic year from sources other than the University payroll. Slightly over half (51.3%), or 177 students, responded to this item. The mean income from "other work" was $511.13 (Table XXIX).

TABLE XXVIII

INCOME FROM UNIVERSITY PAYROLL (ACCORDING TO CLASS LEVEL AND SEX)

Measure	Freshmen		Sophomores		Total	
	Men	Women	Men	Women	Men	Women
	Dollars	Dollars	Dollars	Dollars	Dollars	Dollars
5th Percentile	10.00	30.00	15.00	*	11.67	15.00
Median	55.00	65.00	115.00	95.00	85.00	95.00
95th Percentile	205.00	225.00	275.00	305.00	275.00	305.00
Mean	90.45	140.00	142.78	130.00	114.00	135.26
No. of Cases	22	10	18	9	40	19
% with Item	14.5	12.0	22.5	30.0	17.2	16.8

*Too few cases to compute.

TABLE XXIX

INCOME FROM OTHER WORK (ACCORDING TO CLASS LEVEL AND SEX)

Measure	Freshmen		Sophomores		Total	
	Men	Women	Men	Women	Men	Women
	Dollars	Dollars	Dollars	Dollars	Dollars	Dollars
5th Percentile	52.50	25.00	85.00	45.00	55.00	35.00
Median	450.00	297.50	685.00	355.00	497.00	302.50
95th Percentile	1,295.00	665.00	1,795.00	805.00	1,495.00	805.00
Mean	545.37	309.41	700.26	360.00	595.29	329.29
No. of Cases	82	34	39	22	121	56
% with Item	53.9	41.0	48.8	73.3	52.2	49.6

As was true of income from summer work, men averaged considerably higher incomes from outside work during the academic year than women did. Mean incomes for men and women from this source were $595.29 and $329.29, respectively. Ninety per cent of the incomes from this source for men fell between $55.00 and $1,495.00, while for women the same per cent of incomes fell between $35.00 and $805.00.

Sophomores averaged greater incomes from "other work" than freshmen did, with means of $577.54 and $476.21, respectively. The highest mean was that of sophomore men, $700.26.

The investigators combined both of the above categories of student work, i.e., University payroll and "other work," into a category labeled "own work." One hundred ninety-five students, or 56.5 per cent of the respondents, had income in this category. The mean income of students working during the academic year amounted to $500.51. The average for men was distinctly higher than that for women, with means of $571.57 and $344.43, respectively.

The mean of total income from work during the academic year was higher for sophomores than for freshmen; the sophomores averaged $548.87 as compared with $472.82 for the freshmen.

Income from work, divided by Center, indicated that students from the Sheboygan Center averaged the highest income from these sources, $706.25. Students from five of the Centers had average incomes from work which very closely approximated each other. The Centers and the means were: Marshfield, $425.85; Kenosha, $439.60; Marinette, $444.86; Fox Valley, $434.74; and Marathon, $429.44.

Hours Worked and Influence on Grades

In order to gain a more meaningful view and interpretation of the amount of time Center students spent in working, a "work code" was devised which differentiated student work times into three broad areas. Those areas are: (1) worked less than 24 weeks (or none) throughout the academic year; (2) worked at least 24 weeks throughout the academic year, but less than 10 hours per week either or both semesters; and (3) worked at least 24 weeks throughout the academic year, and 10 or more hours per week each semester.

It will be noted from Table XXX that, in general, respondents tended to the extremes of the work code, with the majority working a small amount of time and the next largest group working a considerable amount of time. Over 60 per cent (60.4%) of the freshmen and 49.1 per cent of the sophomores indicated that they worked less than 24 weeks per academic year. On the other hand, 30.2 per cent of the freshmen and 38.2 per cent of the sophomores indicated that they worked at least 24 weeks, and 10 or more hours per week each semester throughout the academic year.

Working students were asked for their perceptions of the effect that working had on their grades. The overwhelming response of the freshmen (74.7%) and of the sophomores (69.3%), who worked, was that working neither improved nor hurt their grades (Table XXXI). The large proportion giving this response seems to indicate that working students are either unable or unwilling to assess the effect of

TABLE XXX

AMOUNT OF WORK
(ACCORDING TO CLASS LEVEL AND SEX)

Work Code	Freshmen						Sophomores					
	Men		Women		Total		Men		Women		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Worked less than 24 weeks/year or did not work	85	55.9	57	68.7	142	60.4	42	52.5	12	40.0	54	49.1
Worked at least 24 weeks/year, but less than 10 hours/week, either or both semesters	16	10.5	6	7.2	22	9.4	8	10.0	6	20.0	14	12.7
Worked at least 24 weeks/year, and 10 or more hours/week each semester	51	33.6	20	24.1	71	30.2	30	37.5	12	40.0	42	38.2
TOTAL	152	100.0	83	100.0	235	100.0	80	100.0	30	100.0	110	100.0

TABLE XXXI

CENTER STUDENTS' PERCEPTION OF RELATIONSHIP BETWEEN WORK AND GRADES
(ACCORDING TO CLASS LEVEL AND SEX)

Relationship	Freshmen						Sophomores					
	Men		Women		Total		Men		Women		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Work hurt grades	18	17.3	8	21.0	26	18.3	11	22.0	3	12.0	14	18.7
Work improved grades	8	7.7	2	5.3	10	7.0	7	14.0	2	8.0	9	12.0
Neither	78	75.0	28	73.7	106	74.7	32	64.0	20	80.0	52	69.3
TOTAL	104	100.0	38	100.0	142	100.0	50	100.0	25	100.0	75	100.0

working on their academic achievement, or it has no influence. Of those who responded to the question, 18.3 per cent of the freshmen and 18.7 per cent of the sophomores felt that working hurt their grades.

Work and Credits Carried

There appears to be little real relationship between the amount of outside work done throughout the academic year (as defined by the work code) and the number of credits carried by the students (Table XXXII). At the freshman level, there is little difference in the first semester credit distribution between those who did not work or who worked a minimum amount of time, and those who worked 24 or more weeks per semester and at least 10 hours per week. The freshmen who worked a moderate amount tended to carry either a light credit load or a relatively heavy credit load. Among sophomores, those working the most tended to carry slightly fewer credits than those not working or working a minimum amount of time, while a higher proportion of those working a moderate amount of time carried heavier credit loads than was true of the other two groups.

Work Load and Total Costs for Center Attendance

An attempt was made to relate work load, as defined by the work code, and total costs for Center attendance. The total cost analysis is based upon the 255 respondents who gave a cost for room and board. Table XXXIII shows that the smallest total costs were reported by respondents in work code two, those who worked at least 24 weeks per year, but less than 10 hours per week either or both semesters. Mean and median total costs for that group of respondents were $1,265.00 and $1,195.00, respectively.

It appears from Table XXXIII that the more a student works, the more he spends. The statement may be reciprocal; no attempt was made to establish a cause and effect relationship. The mean and median total costs for the "most work" respondents were $1,457.50 and $1,366.42, respectively.

TABLE XXXII

FIRST SEMESTER CREDITS CARRIED
(ACCORDING TO CLASS LEVEL AND WORK CODE*)

Credits	Freshmen						Sophomores					
	Work Code						Work Code					
	1		2		3		1		2		3	
	No.	Cum. %	No.	Cum. %	No.	Cum. %	No.	Cum. %	No.	Cum. %	No.	Cum. %
Under 9	3	2.1	--	--	1	1.4	--	--	--	--	--	--
9	1	2.8	2	9.1	2	4.2	2	3.7	--	--	1	2.4
10	4	5.6	--	9.1	--	4.2	2	7.4	--	--	--	2.4
11	5	9.2	2	18.2	2	7.0	5	16.7	--	--	2	7.1
12	12	17.6	1	22.7	4	12.7	1	18.5	--	--	8	26.2
13	11	25.4	--	22.7	5	19.7	1	20.4	1	7.1	5	38.1
14	8	31.0	--	22.7	8	31.0	8	35.2	1	14.3	8	57.1
15	39	58.5	5	45.5	20	59.2	17	66.7	2	28.6	9	78.6
16	43	88.7	6	72.7	21	88.7	10	85.2	7	78.6	5	90.5
17	14	98.6	5	95.5	7	98.6	5	94.4	3	100.0	4	100.0
18	1	99.3	1	100.0	1	100.0	3	100.0				
19	1	100.0										
TOTAL	142		22		71		54		14		42	

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*1: Did not work or worked less than 24 weeks throughout the academic year; 2: Worked at least 24 weeks throughout the academic year, but less than 10 hours per week either or both semesters; and 3: Worked at least 24 weeks throughout the academic year, and 10 or more hours per week each semester.

TABLE XXXIII

TOTAL EXPENDITURES* FOR CENTER ATTENDANCE (ACCORDING TO WORK CODE)

Measure	Work Code**		
	1	2	3
	Dollars	Dollars	Dollars
5th Percentile	728.33	820.00	715.00
Median	1,256.53	1,195.00	1,366.42
95th Percentile	2,070.00	1,795.00	2,245.00
Mean	1,317.41	1,265.00	1,457.50
No. of Cases	145	30	80

*Based upon the 255 students who reported a room and board cost.

**1: Did not work or worked less than 24 weeks throughout the academic year; 2: Worked at least 24 weeks throughout the academic year, but less than 10 hours per week either or both semesters; and 3: Worked at least 24 weeks throughout the academic year, and 10 or more hours per week each semester.

Family Contributions

Family contributions were reported as a source of income by 268 students, or 77.7 per cent of the respondents. More women than men indicated this item as an income source, 87.6 per cent and 72.8 per cent, respectively. The mean incomes (Table XXXIV) from family contributions by sex were as follows: men, $638.88 and women, $650.10.

TABLE XXXIV

INCOME FROM FAMILY CONTRIBUTION (ACCORDING TO CLASS LEVEL AND SEX)

Measure	Freshmen		Sophomores		Total	
	Men	Women	Men	Women	Men	Women
	Dollars	Dollars	Dollars	Dollars	Dollars	Dollars
5th Percentile	95.00	85.00	200.00	105.00	101.67	100.00
Median	596.43	551.67	503.00	501.67	540.00	548.33
95th Percentile	1,495.00	1,395.00	1,495.00	1,561.66	1,495.00	1,528.33
Mean	630.37	630.42	654.33	702.59	638.88	650.10
No. of Cases	109	72	60	27	169	99
% with Item	71.7	86.7	75.0	90.0	72.8	87.6

Ninety per cent of the men reported family contributions between $101.67 and $1,495.00. Ninety per cent of the women indicated family contributions between $100.00 and $1,528.33.

There is little difference in the mean amount of family contributions to freshmen and sophomores. Sophomores averaged $669.31, while freshmen averaged $630.39. The highest amount was reported by sophomore women (a mean of $702.59).

The mean income from family contributions varied by Center. Marshfield Center students indicated contributions somewhat lower than the other Centers, averaging $483.45. Next lowest family contributions were reported by students from the Kenosha Center, with a mean of $558.00. Students from two Centers reported family contributions which averaged in the $700's; the mean income from this source was $785.00 for Fox Valley Center students, while it was $710.83 for Racine Center students.

It should be kept in mind that family contribution amounts in many cases included an estimate of the cost of room and board in cases where students did not have an out-of-pocket expenditure for room and board.

University Loans

University loans include NDEA, state, and any other loans provided by or through The University of Wisconsin. This source does not provide any significant portion of income to Center students. Only seven students, or 2.0 per cent of the respondents, indicated any loans of these types as income sources.

The three women who reported University loans as a source of income had loans averaging $736.67, while the mean for the four men who did so was $387.50. Two of the seven students were at the Marinette Center. No respondents from three Centers (Marshfield, Racine, and Sheboygan) listed University loans as a source of income.

Other Loans

Other loans consist of all types of non-University-related loans, and include loans from a relative, a bank, etc.

Twenty-six, or 7.5 per cent of the respondents, answered this question; the mean income from their loans was $328.85. The 12 women who responded had an average loan of $391.67, while the mean loan of the 14 men was $275.00.

Seventeen of the respondents were freshmen, with a mean loan of $426.47. The sophomore mean was $144.44.

A breakdown of income from these types of loans, by Center, gives little useful information due to the limited number of students with loans at the various Centers.

Total Loans

When all types of loans were considered, it was found that 33, or 9.6 per cent of the respondents, had loans of any type. The mean income from loans was $396.51 (Table XXXV). The mean of loans for the men was $317.22, while for the women it was $491.66.

TABLE XXXV

INCOME FROM LOANS OF ALL TYPES
(ACCORDING TO SEX)

Measure	Men	Women	Total
	Dollars	Dollars	Dollars
5th Percentile	55.00	35.00	55.00
Median	185.00	405.00	275.00
95th Percentile	805.00	905.00	905.00
Mean	317.22	491.66	396.51
No. of Cases	18	15	33
% with Item	7.8	13.3	9.6

Federal and State

Only eight students, or 2.3 per cent of the respondents, indicated income from federal and state sources. These are payments made to students other than through scholarships, loans, and/or the military. The above item refers to payments because of physical handicaps, to war orphans, etc.

The mean income from these sources was $543.75. The six men who reported income from federal and state payments averaged $656.67, and the two women who indicated this item averaged $205.00.

The mean income from these sources of the three sophomores (no women) in this group was $850.00, while for the freshmen it was $360.00.

Military

Five men and no women indicated an income from this source. Their mean income from this source was $246.00.

Other Sources

Six students indicated income from sources other than those enumerated in the questionnaire. Their mean income from these other sources was $323.33. No women so indicated; the group was divided evenly between freshmen and sophomores.

The mean for the three sophomores was $520.00, while that for the freshmen was $126.67.

AVAILABILITY OF AUTOMOBILE

Although 243 students, or 70.4 per cent of the respondents, indicated that they had a car available for their use, only 81 students (77 men and 4 women) reported that they owned an automobile. One hundred fifty-six, or 45.2 per cent, responded that the available automobile was their parents' car, and the other six students (1.7% of the respondents) indicated that the available car belonged to someone other than themselves or their parents.

Total Expenditures

When the total expenditures for Center attendance[5] are analyzed in light of car availability, it is noted from Table XXXVI that both mean and median total costs were greatest for students who owned their own automobiles, $1,581.06 and $1,495.00, respectively. Most common in car availability was that of use of parents' cars, with 109 of the 255 respondents so indicating. Total expenditures for this group, with a mean of $1,343.16 and a median of $1,270.00, were lower than for students owning their own cars, but were greater than for the other two categories.

TABLE XXXVI

TOTAL EXPENDITURES FOR CENTER ATTENDANCE*
(ACCORDING TO AVAILABILITY OF AUTOMOBILE)

Measure	Own Car	Parents' Car	Other Car	No Car
	Dollars	Dollars	Dollars	Dollars
5th Percentile	945.00	695.00	**	735.00
Median	1,495.00	1,270.00	1,095.00	1,155.00
95th Percentile	2,295.00	2,161.66	1,295.00	1,895.00
Mean	1,581.06	1,343.16	965.00	1,223.75
No. of Cases	61	109	5	80

*Based upon the 255 students who gave a room and board amount.

**Too few cases to compute.

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[5] Based upon the 255 respondents who gave a room and board amount.

The least total costs were reported by respondents using some other person's car, although only five persons indicated this form of car availability. The mean total expenditure by this group was $965.00, while the median was $1,095.00.

According to Travel Expenditures Related to Attendance

The cost of travel related to attendance also was examined in light of car availability. It can be noted from Table XXXVII that there is a considerable difference in travel expenditures by those who own their own car and those who have no car available to them. For example, the mean and median costs of travel related to attendance for men with no car was $53.57 and $45.00, respectively, while the same measures of the cost for men who owned their own cars were $150.93 and $111.67, respectively. Similarly, the median expenditure for this item by women who owned their own cars was $100.00 (only 3 cases), while for those with no car the median was $38.75. The mean expenditure for travel related to attendance for women who owned their own cars was $93.33, while for those with no car, it was $41.35.

There is also a difference between those who use their parents' car and those who have no car available to them. The mean costs for travel related to attendance for students who used their parents' car was approximately twice the costs for students who had no car. The mean expenditure by men using their parents' car was $103.73, while for those with no car, it was $53.57; the mean expenditure by women using their parents' car was $85.41, and for women with no car the mean was only $41.35. This suggests that students who own their own cars or who use their parents' cars are possibly from a wider geographic area than are those students who have no car available. It might be, however, that some students who have no car available to them live farther away from the Center than those who do have a car, and that such students do not commute but are students living away from home in the Center locations.

According to Expenditures for Recreation

Recreational expenditures were related to the availability of an automobile. As was indicated previously, men spend considerably more for recreation than women do. There appears to be little difference in expenditures for recreation of students owning their own cars and of students with no car available to them. The mean recreation cost for men owning their own car was $165.71, while for men with no car it was $152.04 (Table XXXVIII). Interestingly, the mean recreation cost

TABLE XXXVII

EXPENDITURES FOR TRAVEL RELATED TO ATTENDANCE
(ACCORDING TO SEX AND AVAILABILITY OF AUTOMOBILE)

Measure	Men				Women			
	Own Car	Parents' Car	Other Car	No Car	Own Car	Parents' Car	Other Car	No Car
	Dollars	Dollars	Dollars	Dollars	Dollars	Dollars	Dollars	Dollars
5th Percentile	27.50	22.50	*	6.43	*	9.00	*	11.67
Median	111.67	80.71	35.00	45.00	100.00	65.00	30.00	38.75
95th Percentile	365.00	235.00	*	155.00	*	205.00	*	85.00
Mean	150.93	103.73	30.00	53.57	93.33	85.41	30.00	41.35
No. of Cases	75	91	4	28	3	48	2	37

*Too few cases to compute.

TABLE XXXVIII

EXPENDITURES FOR RECREATION
(ACCORDING TO SEX AND AVAILABILITY OF AUTOMOBILE)

Measure	Men				Women			
	Own Car	Parents' Car	Other Car	No Car	Own Car	Parents' Car	Other Car	No Car
	Dollars	Dollars	Dollars	Dollars	Dollars	Dollars	Dollars	Dollars
5th Percentile	21.00	15.00	*	25.00	*	7.86	*	6.43
Median	125.00	96.33	45.00	115.00	55.00	48.33	10.00	32.78
95th Percentile	397.50	355.00	*	305.00	*	145.00	*	115.00
Mean	165.71	118.20	80.00	152.04	56.66	57.67	10.00	47.55
No. of Cases	70	89	4	44	3	43	2	45

*Too few cases to compute.

TABLE XXXVII

EXPENDITURES FOR TRAVEL RELATED TO ATTENDANCE
(ACCORDING TO SEX AND AVAILABILITY OF AUTOMOBILE)

Measure	Men				Women			
	Own Car	Parents' Car	Other Car	No Car	Own Car	Parents' Car	Other Car	No Car
	Dollars	Dollars	Dollars	Dollars	Dollars	Dollars	Dollars	Dollars
5th Percentile	27.50	22.50	*	6.43	*	9.00	*	11.67
Median	111.67	80.71	35.00	45.00	100.00	65.00	30.00	38.75
95th Percentile	365.00	235.00	*	155.00	*	205.00	*	85.00
Mean	150.93	103.73	30.00	53.57	93.33	85.41	30.00	41.35
No. of Cases	75	91	4	28	3	48	2	37

*Too few cases to compute.

TABLE XXXVIII

EXPENDITURES FOR RECREATION
(ACCORDING TO SEX AND AVAILABILITY OF AUTOMOBILE)

Measure	Men				Women			
	Own Car	Parents' Car	Other Car	No Car	Own Car	Parents' Car	Other Car	No Car
	Dollars	Dollars	Dollars	Dollars	Dollars	Dollars	Dollars	Dollars
5th Percentile	21.00	15.00	*	25.00	*	7.86	*	6.43
Median	125.00	96.33	45.00	115.00	55.00	48.33	10.00	32.78
95th Percentile	397.50	355.00	*	305.00	*	145.00	*	115.00
Mean	165.71	118.20	80.00	152.04	56.66	57.67	10.00	47.55
No. of Cases	70	89	4	44	3	43	2	45

*Too few cases to compute.

for men using their parents' car and for men using some other car were distinctly lower, $118.20 and $80.00, respectively. The mean recreation cost for women with their own cars was $56.66, while for those without a car it was $47.55.

OCCUPATION, EDUCATION, AND INCOME OF PARENTS

Occupations

The single most common occupation of fathers of Center students was that of skilled workers. Eighty-nine students, or 26.3 per cent of the respondents, reported this occupational category for their fathers (Table XXXIX). Seven students did not indicate the occupation of their fathers. The least common occupations of fathers of Center students were semi-professional and service occupations, each with nine responses, or 2.7 per cent of the respondents. Skilled or semi-skilled occupations were listed by 44.0 per cent of the respondents as the occupational categories of fathers. Just under 25 per cent (24.9%) of the respondents listed professional, semi-professional, or managerial-official positions of fathers.

TABLE XXXIX

OCCUPATIONS OF FATHERS OF CENTER STUDENTS
(ACCORDING TO SEX)

Father's Occupation*	Fathers of Students					
	Men		Women		Total	
	Freq.	%	Freq.	%	Freq.	%
Professional	13	5.8	8	7.1	21	6.2
Semi-professional	8	3.6	1	0.9	9	2.7
Managerial and Official	33	14.7	21	18.6	54	16.0
Clerical and Sales	32	14.2	10	8.8	42	12.4
Service Occupations	7	3.1	2	1.8	9	2.7
Agricultural	27	12.0	15	13.3	42	12.4
Skilled	57	25.3	32	28.3	89	26.3
Semi-skilled	42	18.6	18	15.9	60	17.7
Unskilled	6	2.7	6	5.3	12	3.6
TOTAL	225	100.0	113	100.0	338†	100.0

*Former occupation if retired or deceased.

†Seven students did not respond to this item.

Slightly over 50 per cent (50.4%), or 174 students, indicated a current or former occupation of their mothers. It is assumed that the mothers of the rest of the students are housewives and the students did not know their former occupation, if any. Only 33.8 per cent of the respondents indicated that their mothers were currently working outside the home either part-time or full-time.

The most common occupation (or former occupation) of mothers of Center students was that of clerical-sales work, with 73 students, or 42.0 per cent of those who reported an occupation, listing occupations in this work category (Table XL). Professional occupations of mothers were reported by 30 students, or 17.3 per cent of the respondents. The relatively high percentage of mothers in professional occupations can be traced to the number of mothers of Center students who are or were in the nursing profession.

TABLE XL

OCCUPATIONS OF MOTHERS OF CENTER STUDENTS
(ACCORDING TO SEX)

Mother's Occupation[*]	Mothers of Students					
	Men		Women		Total	
	Freq.	%	Freq.	%	Freq.	%
Professional	16	15.5	14	19.7	30	17.3
Semi-professional	4	3.9	--	--	4	2.3
Managerial and Official	--	--	2	2.8	2	1.1
Clerical and Sales	40	38.8	33	46.5	73	42.0
Service Occupations	22	21.4	13	18.3	35	20.1
Agricultural	--	--	1	1.4	1	0.6
Skilled	1	1.0	1	1.4	2	1.1
Semi-skilled	13	12.6	6	8.5	19	10.9
Unskilled	7	6.8	1	1.4	8	4.6
TOTAL	103	100.0	71	100.0	174[†]	100.0

[*] Former occupation if housewife or deceased.

[†] About half of the students did not respond to this item; it is likely that the mothers are housewives.

Education

Most of the parents of the Center students did not attend college. Only 20.4 per cent of the fathers and 14.8 per cent of the mothers of the Center students attended college. Only 29 of the fathers (8.5%) and 12 of the mothers (3.5%) received a bachelor's or higher degree (Tables XLI and XLII).

TABLE XLI

EDUCATION OF FATHERS OF CENTER STUDENTS
(ACCORDING TO SEX)

Father's Education	Fathers of Students					
	Men		Women		Total	
	Freq.	%	Freq.	%	Freq.	%
Below 8th Grade	18	7.8	7	6.2	25	7.3
8th Grade	45	19.6	27	23.9	72	21.0
High School - No Diploma	34	14.8	15	13.3	49	14.3
High School - Diploma	88	38.3	39	34.5	127	37.0
College - No Degree	29	12.6	12	10.6	41	11.9
Bachelor's Degree	9	3.9	8	7.1	17	5.0
Master's, Law, Equivalent	4	1.7	4	3.5	8	2.3
Doctor's (Ph.D., M.D., etc.)	3	1.3	1	0.9	4	1.2
TOTAL	230	100.0	113	100.0	343*	100.0

*Two students did not respond to this item.

The most common educational level of the parents of Center students was that of high school completion, with 37.0 per cent of the fathers and 46.8 per cent of the mothers earning high school diplomas but never attending college. Over 42 per cent (42.6%) of the fathers and 38.4 per cent of the mothers did not graduate from high school.

TABLE XLII

EDUCATION OF MOTHERS OF CENTER STUDENTS (ACCORDING TO SEX)

Mother's Education	Mothers of Students					
	Men		Women		Total	
	Freq.	%	Freq.	%	Freq.	%
Below 8th Grade	8	3.5	4	3.5	12	3.5
8th Grade	53	22.9	12	10.6	65	18.9
High School - No Diploma	36	15.6	19	16.8	55	16.0
High School - Diploma	103	44.6	58	51.4	161	46.8
College - No Degree	24	10.4	15	13.3	39	11.3
Bachelor's Degree	7	3.0	4	3.5	11	3.2
Master's, Law, Equivalent	--	--	1	0.9	1	0.3
TOTAL	231	100.0	113	100.0	344*	100.0

*One student did not respond to this item.

Incomes

Students were asked to estimate the income of their parents for the 1964-65 year. Almost 94 per cent (93.9%) of the respondents to the questionnaire, or 324 students, gave an estimate.

In order to obtain a more accurate record of parent incomes, a self-addressed double postal card was mailed to the parents of Center students who returned the questionnaire. The parents were asked to report their total annual income and to return the card to the Office of Institutional Studies.[6] No names were used; code numbers were employed to insure anonymity. Almost 54 per cent (53.6%) of the parents of questionnaire respondents returned usable income cards.

While student-reported parent income figures and parent-reported income figures were not examined on an individual basis, there was little variation between the mean parent income as reported by the students and the mean parent income as reported by the parents.

The following analyses are based upon the parents' reports of income rather than on the student estimates. It is assumed that the parents' reports more accurately reflect true incomes than do the student estimates.

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[6] See Appendix.

According to Father's Occupation

Fathers in professional and managerial-official occupations have the highest mean total incomes of the occupational categories, averaging more than twice the income of the unskilled workers, and almost twice the income of those in agricultural and semi-skilled occupations (Table XLIII). The mean total earnings of the parents where fathers were in professional work was $12,116.60, while for those in unskilled jobs, the incomes averaged $5,575.00; those in semi-skilled work averaged $6,585.10, and agricultural workers averaged $6,710.80. The mean total earnings of the parents where the fathers were skilled workers was $7,838.80--higher by about $800 than those of clerical-sales ($7,050.00) and service ($7,078.33) occupations.

According to Father's Education

In general, there appears to be a direct relationship between amount of education and total income of parents of Center students. The mean income of the parents where the fathers have a doctor's degree (based upon only three responses) is over four times that where the fathers have less than an eighth grade education, and almost three times of that where the fathers are high school graduates only (Table XLIV). Deviation from the general increasing progression of amount of education and income lies among those where the fathers have only an eighth grade education and where the fathers attended but did not graduate from high school. All measures used, including the median and mean, show higher income amounts where fathers had only an eighth grade education than where fathers attended but did not graduate from high school.

According to Whether or Not Students Work

There appears to be little relationship between parent reported income and amount of work during the academic year by Center students (Table XLV). Parents of students who did not work or worked less than 24 weeks throughout the academic year had a mean income of $7,959.60, while parents of students in the "most work" category, i.e., who worked at least 24 weeks throughout the academic year and 10 or more hours per week each semester, averaged $8,030.60. The medians show the same relationship, with the median income of parents of students with the least outside work being $6,950.00, and that of parents of students who worked the most being $7,172.20. Parents of students whose outside work commitment fell between

TABLE XLIII

PARENTS REPORTED INCOME (ACCORDING TO FATHER'S OCCUPATION)

Measure	Pro-fessional	Semi-pro-fessional	Manag.-Official	Clerical-Sales	Service Occup.	Agri-cultural	Skilled	Semi-skilled	Un-skilled	Total
	Dollars	Dollars	Dollars	Dollars	Dollars	Dollars	Dollars	Dollars	Dollars	Dollars
5th Percentile	2795.00	*	4095.00	1695.00	*	1095.00	3295.00	2195.00	*	2295.00
Median	10950.00	7995.00	10200.00	6195.00	6895.00	6095.00	7545.00	6495.00	4495.00	7095.00
95th Percentile	21950.00	14950.00	22950.00	13950.00	9095.00	14950.00	11950.00	9950.00	10950.00	14950.00
Mean	12116.60	8850.00	12259.50	7050.00	7078.33	6710.80	7838.80	6585.10	5575.00	8127.40
No. of Cases	15	5	21	20	3	23	54	37	8	186[†]

[*] Too few cases to compute.

[†] Four students failed to report their father's occupation.

TABLE XLIV

PARENTS REPORTED INCOME (ACCORDING TO FATHER'S EDUCATION)

Measure	Below 8th Grade	8th Grade	High School No Diploma	High School Diploma	College No Degree	Bachelor's	Master's, Law, Equiv.	Doctor's
	Dollars	Dollars	Dollars	Dollars	Dollars	Dollars	Dollars	Dollars
5th Percentile	1095.00	2295.00	2195.00	2795.00	3195.00	*	*	*
Median	5295.00	6395.00	6195.00	7495.00	8295.00	8595.00	9245.00	21950.00
95th Percentile	9095.00	11950.00	10950.00	13950.00	14950.00	21950.00	60950.00	25950.00
Mean	5262.50	7193.50	6224.10	7874.20	9028.90	11338.80	17283.30	22450.00
No. of Cases	16	39	31	66	19	9	6	3

[*] Too few cases to compute.

TABLE XLV

PARENTS REPORTED INCOME (ACCORDING TO WORK CODE* OF STUDENT)

Measure	Work Code		
	1	2	3
	Dollars	Dollars	Dollars
5th Percentile	3,040.90	1,950.00	1,700.00
Median	6,950.00	7,950.00	7,172.20
95th Percentile	13,950.00	14,950.00	16,950.00
Mean	7,959.60	8,450.00	8,030.60
No. of Cases	104	24	62

*1: Did not work or worked less than 24 weeks throughout the academic year; 2: Worked at least 24 weeks throughout the academic year, but less than 10 hours per week either or both semesters; and 3: Worked at least 24 weeks throughout the academic year, and 10 or more hours per week each semester.

these two extremes, i.e., those students who worked at least 24 weeks throughout the academic year, but less than 10 hours per week during both or either semesters, had the highest reported incomes, with a mean of $8,450.00 and a median of $7,950.00.

According to Student Housing

As noted in Table XLVI, parents of students living at home reported the highest mean and median incomes of all types of student housing groups, with $8,313.90 and $7,350.00, respectively. Due to the limited numbers of students in other housing categories whose parents reported incomes, further comparisons would likely be misleading.

TABLE XLVI

PARENTS REPORTED INCOME (ACCORDING TO TYPE OF HOUSING OF STUDENT)

Measure	Parents' Home	Other Relative's Home	Priv. Home (Non-relative)	Dormitory	Apartment
5th Percentile	$ 2,616.60	*	*	*	*
Median	7,350.00	$5,950.00	$ 6,950.00	$ 6,950.00	$3,450.00
95th Percentile	16,950.00	6,950.00	10,950.00	10,950.00	*
Mean	8,313.90	4,650.00	6,450.00	6,783.30	3,450.00
No. of Students	169	5	5	9	2

*Too few cases to compute.

Parents' Incomes and Total Expenditures by Center Students

There appears to be little variation in the means of total expenditures[7] by Center students (Table XLVII) grouped according to levels of parents' incomes. The exception is that of the highest income group ($12,000 or more) where the mean total expenditure was $1,815.00. The other total expenditure means ranged from $1,281.36 (parents' income of $8,000-$9,999) to $1,445.00 (parents' income of $2,000-$3,999).

The total expenditure medians exhibit a downward trend from the lowest income group ($2,000-$3,999) to the $8,000-$9,999 income group; total expenditure medians of $1,495.00 and $1,195.00, respectively. The total attendance expenditure mean of those for whom no parent-reported income was available was slightly lower than the overall mean for all the students ($1,316.90 compared with $1,355.19).

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[7] These total costs are based upon the 255 students who gave a room and board amount.

TABLE XLVII

TOTAL EXPENDITURES* FOR CENTER ATTENDANCE (ACCORDING TO PARENTS' INCOME)

Measure	Parents' Total Income						
	Not Given	$2,000-3,999	$4,000-5,999	$6,000-7,999	$8,000-9,999	$10,000-11,999	$12,000 or More
5th Percentile	$ 661.66	$ 795.00	$ 795.00	$ 835.00	$ 595.00	$ 695.00	$ 945.00
Median	1,236.66	1,495.00	1,328.33	1,295.00	1,195.00	1,395.00	1,745.00
95th Percentile	2,045.00	2,345.00	2,395.00	2,045.00	2,095.00	1,895.00	2,395.00
Mean	1,316.90	1,445.00	1,384.28	1,354.52	1,281.36	1,320.00	1,815.00
No. of Cases	121	16	28	42	22	16	10

*Based upon the 255 students who gave a room and board amount.

SUMMARY AND GENERALIZATIONS

In a study as detailed as the one here reported and from which the data might be used for a multitude of purposes, it is impractical or almost impossible to summarize the findings in such a way as to answer all of the questions which are related to the data. Therefore it is recommended that persons, having use for data of the type reported, read the entire report. The following highlights only some of the material found in the report. It is emphasized that it generally is unwise to take these statements out of context without referring back to the more complete data.

This study is one of two related reports on costs for attendance and income of University of Wisconsin students. This study analyzes the costs and incomes of students attending primarily commuting campuses, The University of Wisconsin Centers. The other study will report data of a similar nature for students attending a primarily resident campus, the Madison campus.

The students surveyed for this report consisted of a sample of University of Wisconsin Center students who were in attendance at a Center both semesters of the 1964-65 academic year and who were enrolled for at least two courses each semester. The report is based upon a 71.0 per cent response by the students to whom questionnaires were sent. Included in the analyses are only single freshman and sophomore students who paid full resident fees.

1. Based upon the students who gave a cost for room and board, 90 per cent of the students had total expenditures for the academic year of Center attendance of between $755.00 and $2,145.00, with a median amount of $1,290.45. Men had a considerably higher median total expenditure amount ($1,356.11) than did the women ($1,109.28). The mean expenditure for all students who indicated a room and board expenditure or who estimated such a cost was $1,355.19; the mean for the men was $1,425.11 and for the women was $1,212.85.

2. When divided by class and sex, it was found that the highest mean expenditure was that of sophomore men ($1,520.93) and the lowest was that of freshman women ($1,172.24). The higher average expenditure by men than by women is associated with the fact that men spend considerably more for insurance and recreation and entertainment. Even though the women on the average spend more for clothing than men do, the difference is not sufficiently great to offset the higher average expenditures of men for some other items.

3. Students who come from large families tend to spend less than students from small families do.

4. Of the 255 students reporting an out-of-pocket expenditure or a cost to their parents for room and board, 204 (80.0%) lived in their parents' home. The mean total expenditure, based upon the students reporting a cost for room and board, was highest for those living at home ($1,394.01); the lowest was for students living in a dormitory ($1,117.72).

5. The mean room and board cost of students reporting such a cost was $510.09 for the academic year, with the average male reporting a higher amount ($533.30) than the average female ($462.85).

6. Of the respondents, 83.5 per cent indicated an expenditure for travel related to attendance. Ninety per cent of the men reported expenditures between $13.33 and $300.00; 90 per cent of the women reported expenditures between $11.25 and $181.67.

7. Only 15.7 per cent of the Center students reported that they had incurred debts; the mean amount of debt for those with debts was $414.51. Of the students with debts, 50.0 per cent had debts incurred for their education and 35.2 per cent had debts for an automobile.

8. The total income of the Center students for the academic year ranged from under $400 to over $3,400 including summer employment. Generally the students had greater income than expenditures. The mean excess income over expenditures for sophomores was $680.43, while for freshmen it was $446.60.

9. The most common income source for men (83.6% of the men) and the greatest in dollar amount was summer employment; the mean income from summer employment of the men employed during the summer was $660.16. This was considerably higher than the mean income from summer employment for women employed during the summer ($265.50); 70.8 per cent of the woman respondents reported summer employment as an income source. It appears from this that it would be difficult to encourage large numbers of Center students to attend summer sessions.

10. There is a tendency for Center students to work during the academic year; 17.2 per cent of the men and 16.8 per cent of the women reported income from University employment (a mean income of $120.84 from University employment), while 52.2 per cent of the men and 49.6 per cent of the women reported income from other work. The mean income from this other work of persons working was $511.13. Combining both University and "other work," it was found that 56.5 per cent of the

Center students worked during the academic year; the mean earnings from work of these persons was $500.51. The mean for men was $571.57 and for women was $344.43.

11. Slightly less than one out of every five students working during the year felt that working hurt their grades. Over 70 per cent (72.8%) did not indicate that working either improved or hurt their grades; these students were either unable or unwilling to assess the effect of work on grades or there actually was no effect.

12. There appears to be little real relationship between the amount of work during the academic year and the number of credits carried.

13. While 70.4 per cent of the respondents indicated that they had an automobile available to them, only 81 (77 men and 4 women) of the 243 so reporting indicated that they owned an automobile. Students who own an automobile on the average spend more during the year than do students who do not own an automobile; the students who owned an automobile had a mean expenditure of $1,581.06 as compared with a mean expenditure of $1,223.75 by students who had no car available.

14. There appears to be little difference in the expenditures for recreation of students who own their own automobile and those who do not have a car available to them.

15. The single most common occupation of fathers of Center students was that of skilled workers (26.3% of the fathers of respondents); 24.9 per cent of the fathers were in professional, semi-professional, or managerial-official positions.

16. Most of the parents of the Center students did not attend college. Only 20.4 per cent of the fathers and 14.8 per cent of the mothers had attended a college; only 8.5 per cent of the fathers and 3.5 per cent of the mothers had earned a baccalaureate or higher degree. Over 42 per cent of the fathers and 38 per cent of the mothers did not graduate from high school.

APPENDIX

April 28, 1965, Letter

Questionnaire

Postal Card to Parents

THE UNIVERSITY OF WISCONSIN
MADISON, WISCONSIN 53706

Office of Institutional Studies
B-11 Bascom Hall

April 23, 1965

Dear U.W. Center Student:

Students planning to attend The University of Wisconsin are interested in costs of attendance and ways in which current students finance their education while attending The University. We too would like data to supplement that now available.

We are asking for your assistance in bringing together data which will be helpful in providing information to our prospective students, in determining needs for expansion of financial aids programs, and in better knowing financial problems facing our enrolled students. A questionnaire is enclosed for this purpose. Please return the completed questionnaire to me within the next week if at all possible. A self-addressed stamped envelope is enclosed for your convenience.

A questionnaire is being sent to individuals in a sample of Madison campus students, and to individuals in a sample of students representative of all of the U.W. Center students. Since the study is based upon representative samples, it is important that each person respond and that the responses be as accurate as possible.

All information will be kept in strict confidence and the analyses will be on a group and not individual basis. Student names will not be available to the persons making the analyses. You will note a code number on the questionnaire. This number has only one purpose; it enables us to send a follow-up to persons who do not respond to the first request.

We are aware that your time is valuable and that this request will be an added demand on your time. We appreciate sincerely your assistance.

Very truly yours,

L. J. Lins

L. J. Lins
Professor and Coordinator

LJL:eh
Enc.

Please return to:
Office of Institutional Studies
B-11 Bascom Hall
University of Wisconsin
Madison, Wisconsin 53706

Code No.______________

STUDY OF STUDENT COSTS, 1964-65 ACADEMIC YEAR
THE UNIVERSITY OF WISCONSIN CENTER SYSTEM

I. GENERAL INFORMATION

SEX: Male____; Female____. MARRIED: Yes____; No____. AGE______________________.
(Nearest birthday)

CLASSIFICATION YEAR: Freshman__________; Sophomore__________; Special_____________.

EMPLOYMENT: First Semester - Full-time_________; Part-time_________; None_________.

Second Semester - Full-time_________; Part-time_________; None_________.

CURRENT ATTENDANCE OTHER THAN AT U.W. CENTER: Nursing Program_________; Vocational-Technical_________; College or University_________.

U.W. CENTER CREDITS CARRIED: First Semester____________; Second Semester__________.

OTHER CREDITS CARRIED: First Semester______________; Second Semester______________.

HOURS PER WEEK IN NON-CREDIT COURSES: First Semester______; Second Semester_______.

NO. OF LIVING BROTHERS & SISTERS: Older____; Younger____. NO. NOW IN COLLEGE:____.
(Exclude yourself)

DO YOU USE AN AUTOMOBILE FOR COMMUTING TO THE U.W. CENTER? Yes________; No________.

If yes, my own____; parents____; other (Please specify)________________________.

II. HOUSING AND DEPENDENTS

A. Check type of housing in which you are now living.

Room, in
(1) _____ Parent's Home.
(2) _____ Other Relatives' Home.
(3) _____ Private Home (non-relatives).
(4) _____ Rooming House (cooking in rooms forbidden).
(5) _____ Rooming House (cooking in rooms allowed).
(6) _____ Dormitory (including Nurses Dormitory).
(7) _____ YMCA or YWCA.

Living Unit:
(8) _____ Apartment.
(9) _____ Rented House.
(10) _____ Personally Owned House.
(11) _____ Rented Mobile Home.
(12) _____ Personally Owned Mobile Home.

B. Number of persons, other than yourself, dependent upon you for support: _______.

III. FAMILY STATUS (To be answered by married students only.)

A. Is your spouse employed? Yes____; No____. If yes, no. of hours per week______.

B. Is spouse living with you while you are attending the U.W. Center? Yes___; No__.

C. Is your spouse a U.W. student? Yes, Full-time____; Yes, Part-time____; No_____.

D. Number of children: _______. AGE: Under 6_____; 6-14_____; 15 or over________.

IV. GENERAL FINANCE

A. Do you currently have debts other than charge accounts? Yes____; No____. If yes, for what purposes were these debts incurred? (1) Education______; (2) Car_______; (3) House or Trailer_____; (4) Medical_____; (5) Major Household Appliance______; (6) Insurance_____; (7) Other (Specify)____. Amount of Debt $________________________.

B. Do you hold a scholarship? Yes____; No____. If yes, (a) Amount $______________, (b) by whom granted: (1) U.W. Scholarship Office_______; (2) Foundation________; (3) Private Industry_________; (4) Citizen Group_________; (5) Other (Specify) ____.

C. During either first semester or second semester, or both, did you have your room and/or board provided free of charge or obligation? Room, yes___; Board, yes___; Neither___.

D. During either first semester or second semester, or both, did you have your room and/or board provided in exchange for work? Room, yes_____; Board, yes_____; Neither_____. If yes for either room or board, how many hours per week on the average did (do) you work for this purpose? First Semester____hrs/week; Second Semester____hrs/week. Number of weeks worked: First Semester_________; Second Semester_______. Total value of this work for both semesters $________________.

E. What average number of hours per week have you worked for pay during the academic year? (Exclude hours worked in exchange for room and board): First Semester______; Second Semester______. What was (is) your average pay per hour? First Semester $_________per hour; Second Semester $__________per hour. Number of weeks worked: First Semester__________; Second Semester___________. Average number of hours per week worked: First Semester____________; Second Semester_____________.

F. Do you feel that working has (1) seriously hurt your grades: Yes_____; No_____, (2) tended to improve your grades? Yes_____; No_____.

G. Has your attendance been continuous (exclusive of summer) since first registration at any college or university? Yes_____; No_____.

If no, why not? (Number in order of importance: 1 = most important.)

(1) Financial Reasons.............____
(2) Scholastic Reasons............____
(3) Personal Illness..............____
(4) Family Illness................____
(5) Excellent Job Opportunity.....____
(6) Marriage......................____
(7) Military Service.................____
(8) Dissatisfaction with Course or Subjects.................____
(9) Other (Specify)
______________________________...____
______________________________...____

V. OCCUPATIONS AND DEGREES OF PARENTS

A. FATHER

Living: Yes_____; No_____. Present Occupation: ______________________________

Former Occupation (if retired or deceased): ______________________________

Highest Educational Attainment: (1) Below Eighth Grade_______; (2) Eighth Grade_______; (3) High School but not Diploma_______; (4) High School Diploma_____; (5) College but not Degree____; (6) Bachelor's Degree_____; (7) Master's, Law, or Equivalent Degree_____; (8) Doctor's (Ph.D., M.D., D.V.M., etc.) Degree_____.

B. MOTHER

Living: Yes_____; No_____. Present Occupation :______________________________

Former Occupation (if presently a housewife, retired, or deceased): ______________________________

Highest Educational Attainment: (1) Below Eighth Grade_______; (2) Eighth Grade_______; (3) High School but not Diploma_______; (4) High School Diploma_____; (5) College but not Degree_____; (6) Bachelor's Degree____; (7) Master's, Law, or Equivalent Degree______; (8) Doctor's (Ph.D., M.D., D.V.M., etc.) Degree_____.

VI. INCOME OF PARENTS

What is your best estimate of the 1964 annual income (gross wages, gross salaries, profits, interest, dividends, etc.) of (1) your father $______________________________; (2) your mother $______________________________.

VII. SOURCE OF INCOME FOR EDUCATION

Please list as accurately as possible the amount of your earnings and sources of income during and/or for the academic year, September 1964 - June 1965 (Exclude value of work performed in exchange for room and board).

(1) Summer Employment............$_______

(2) Own Savings.................$_______

Work During Academic Year

(3) University Payroll.......$_______

(4) Other Work...............$_______

(5) University N.D.E.A. Loans....$_______

(6) Other University Loans.......$_______

(7) State Loans.................$_______

(8) Relatives' Loans.............$_______

(9) Bank Loans...................$_______

(10) Other Loans..................$_______

(11) Scholarships................$_______

(12) Family Contributions.........$_______

(13) Income or Savings of Spouse..$_______

(14) Federal or State Aids........$_______

(15) Military Reserves............$_______

(16) Other (Specify)

________________________...$_______

________________________...$_______

TOTAL $_______

VIII. COST OF EDUCATION

Please list as accurately as possible the amount spent during the academic year, September 1964 - June 1965 (Exclude value of work performed in exchange for room and board).

(1) Room and Board (If living with parents or relatives, without charge to you, include cost to them for your room and board and also include this amount in "Family Contributions" in VII (12), above.)

Room....................$_______

Board...................$_______

Room and Board (if combined charges)........$_______

(2) Books and Supplies...........$_______

(3) Travel Related to Attendance.$_______

(4) Travel to and from Home......$_______ (If living with parents or relatives, include commuting costs in 3, "Travel Related to Attendance.")

(5) Clothing.....................$_______

(6) Laundry and Cleaning.........$_______

(7) Tuition and Fees.............$_______

(8) Health (Dental & Medical)....$_______

(9) Recreation & Entertainment...$_______

(10) Student Activities...........$_______

(11) Insurance Premiums...........$_______

(12) Debt Repayment...............$_______

(13) Miscellaneous (Personal items, gifts, etc.)........$_______

(14) Other (Specify)

________________________...$_______

TOTAL $_______

NOTE: Look back at question VII. Do your total costs exceed your total income? If so, look over the sources of income listed, and add amounts to those sources you expect will make up the difference.

October 1965

Dear Parent or Guardian of 1964-65 U.W. Center Student:

In evaluating the needs for financial aids programs at The University of Wisconsin, we are interested in parental incomes. Please complete the question of 1964 income (total of husband and wife) on the other half of this double postal card and return it within a week if possible.

It is very important that each person complete the card since the survey is on a sampling basis. All information will be kept in strict confidence. Your name will not be used; please do not sign the card. The code number is simply to identify the fact that a response has been received and to send a follow-up should you mislay the first request. Thank you.

Sincerely yours,
L. J. Lins
Professor and Coordinator
Institutional Studies

- -

No. ________________

Amount of 1964 income (gross wages, gross salaries, profits, interest, dividends, etc.)

$______________________________

(Do not sign)

U.S. DEPARTMENT OF HEALTH, EDUCATION & WELFARE
OFFICE OF EDUCATION

THIS DOCUMENT HAS BEEN REPRODUCED EXACTLY AS RECEIVED FROM THE PERSON OR ORGANIZATION ORIGINATING IT. POINTS OF VIEW OR OPINIONS STATED DO NOT NECESSARILY REPRESENT OFFICIAL OFFICE OF EDUCATION POSITION OR POLICY.

UNIVERSITY OF CALIF.
LOS ANGELES

FEB 5 1968

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COMPARISON OF COSTS OF ATTENDANCE AND INCOME OF STUDENTS REGISTERED AT THE MADISON CAMPUS, THE MILWAUKEE CAMPUS, AND THE CENTERS OF THE UNIVERSITY OF WISCONSIN, 1964-65

L. Joseph Lins
Allan P. Abell

Office of Institutional Studies
The University of Wisconsin
Madison, Wisconsin
March 1967

JC 680066

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INTRODUCTION

During the second semester, 1964-65, samples of continuing students at the Madison campus, the Milwaukee campus, and the nine Centers were surveyed with respect to their costs of attendance and sources of income for the 1964-65 academic year. While the results of these three surveys are given in detailed reports,[1] a summary of the findings for the three units of The University of Wisconsin is presented here for the purpose of comparison.

The closeness of the Milwaukee campus and the nine Centers to the home environments of the students very likely plays a role in the decision of students to attend these units. However, the purpose here is not to explore the motives of the students, but to present the student recorded cost and income data under the assumption that these would be typical if the students had free choice to attend any one of the three units of The University.

The comparison of students' responses is restricted to those of single undergraduate residents (as classified for fee purposes) and comparisons are made for those of the same sex and class level. The students compared are further restricted to the "typical" student that attends each unit; Madison campus, those living away from home; Milwaukee campus, those living with their parents; and the Centers, all students who meet the other restrictions. The majority of Center students included lived with their parents; however, due to variations in living units between Centers, the Center students to be included were not restricted by living unit.

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[1] L. Joseph Lins, Allan P. Abell, David R. Stucki. "Costs of Attendance and Income of Madison Campus Students, The University of Wisconsin, 1964-65 Academic Year" (Madison: Office of Institutional Studies, January 1967).

Irene M. Bozak, Allan P. Abell, L. Joseph Lins. "Costs of Attendance and Income of University of Wisconsin-Milwaukee Students, 1964-65 Academic Year" (Madison: Office of Institutional Studies, March 1967).

L. Joseph Lins, Allan P. Abell, Richard Hammes. "Costs of Attendance and Income of University of Wisconsin Center Students, 1964-65 Academic Year" (Madison: Office of Institutional Studies, May 1966).

EXPENDITURES FOR UNIVERSITY ATTENDANCE

The single undergraduate resident respondents from the Madison campus, the Milwaukee campus, and the Centers differ primarily in living units and in distance of the living units from the campuses. Consequently, the items of expenditure for University attendance would be expected to reflect these differences. The expenditures are reported according to sex for the freshmen and sophomores at all three units of The University and for the restricted[2] total single undergraduate students for the Madison and Milwaukee campuses.

Freshman and Sophomore Students

Table I gives the expenditures of the "typical" freshman and sophomore men for the three units; these are means for the expenditure items based upon all respondents, whether or not an individual student had the particular expense. As one would expect, the respondents from the Milwaukee campus and the Centers, on the average, spent considerably more for travel related to attendance than did those from the Madison campus. Among the men at the Milwaukee campus and the Centers, the Milwaukee freshmen had the lowest mean travel expenditure ($94.69), and the Milwaukee sophomores had the highest mean ($124.19); those from the Centers averaged just under $100. Madison freshman and sophomore men averaged $11.76 and $10.00, respectively, for travel related to attendance, but the total including travel to and from home was somewhat higher (freshmen, $40.54; sophomores, $31.88). Also, very likely related to car ownership, the men from the Milwaukee campus and the Centers averaged considerably more for insurance than did the students from the Madison campus. There were other, but lesser, differences in expense item means between students attending the three units of The University.

Mean total expenditures, exclusive of room and board, were somewhat higher for the Milwaukee campus and Center men than for Madison campus men. Means for Madison, Milwaukee, and the Centers, respectively, were $774.44, $894.07, and $863.24 for freshmen and $896.24, $1,019.86, and $952.86 for sophomores. Room and board means were highest for men at the Madison campus (freshmen, $813.24; sophomores, $817.54), second highest for those at Milwaukee (freshmen, $611.69; sophomores, $674.55) and lowest for those at the Centers (freshmen, $511.98; sophomores, $568.07). Room and board amounts recorded by the Madison campus

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[2] See Introduction

TABLE I

MEAN* COST BY ITEM FOR UNIVERSITY ATTENDANCE, SINGLE FRESHMAN AND SOPHOMORE MEN
(Divided by Campus and Class)

Cost Item	Madison				Milwaukee				Centers			
	Freshman		Sophomore		Freshman		Sophomore		Freshman		Sophomore	
	Dollars	% With	Dollars	% With	Dollars	% With	Dollars	% With	Dollars	% With	Dollars	% With
Books and Supplies	97.97	100.0	99.86	100.0	90.09	100.0	93.41	100.0	87.56	98.0	94.37	100.0
Travel Related to Attendance	11.76	25.7	10.00	21.7	94.69	94.7	124.19	95.7	96.71	82.9	96.00	90.0
Travel to and from Home	28.78	73.0	21.88	56.5	--	--	--	--	2.56	5.3	3.25	5.0
Clothing	88.24	93.2	87.39	89.9	73.54	85.8	98.82	87.1	84.14	90.1	84.50	92.5
Laundry and Cleaning	14.19	68.9	23.48	79.7	12.12	28.3	20.97	35.5	12.89	32.9	23.62	37.5
Health	19.32	45.9	17.83	47.8	39.20	54.9	39.14	63.4	23.15	56.6	36.37	60.0
Recreation & Entertainment	115.81	85.1	182.03	92.7	121.68	90.3	171.18	97.8	111.90	86.2	151.50	95.0
Student Activities	8.24	45.9	8.41	31.9	17.17	47.8	17.85	40.9	9.01	67.1	7.50	47.5
Fraternity, Res. Hall Dues	31.22	64.9	49.86	53.6	**	**	**	**	--	--	--	--
Insurance	11.62	24.3	24.49	34.8	70.27	53.1	85.48	54.8	70.00	52.0	89.00	61.2
Debt Repayment	7.43	1.4	4.20	4.3	13.45	8.8	12.69	6.5	17.96	7.9	11.50	8.8
Miscellaneous	39.86	66.2	66.81	72.5	61.86	69.9	56.13	68.8	47.36	67.8	55.25	76.2
Fees	300.00	100.0	300.00	100.0	300.00	100.0	300.00	100.0	300.00	100.0	300.00	100.0
TOTAL LESS ROOM & BOARD	774.44		896.24		894.07		1019.86		863.24		952.86	
Mean Room and Board†	813.24		817.54		611.69		674.55		511.98		568.07	
TOTAL COST	1587.68		1713.78		1505.76		1694.41		1375.22		1520.93	

*Based upon all respondents, whether or not an individual student had the particular cost.

**Dues are included in "student activities."

†Milwaukee and Center room and board means are based upon those respondents who gave an amount.

respondents were actual payments, while for the other two units, the majority of the amounts given were estimates of cost to parents for room and board provided at home without charge.

It is noted that, on the average, the expenditures for health at the University of Wisconsin-Milwaukee were more than double the expenditures at the Madison campus and that the Center students also expended more for this purpose than did the Madison campus students. This likely is due to the availability and use of the Student Clinic at Madison.

It also is noted that the cost of fees was the same for all campuses ($300.00) at the time of the survey. Currently fees at the Centers are lower, being tied to the fee charges at the State Universities.

Milwaukee campus single freshman and sophomore women (Table II), on the average, spent considerably more for travel related to attendance ($105.07 and $95.35, respectively) than did Center women ($50.72 and $58.66, respectively) or Madison campus women ($9.20 and $6.44, respectively). If travel to and from home were included with travel related to attendance, the UWM freshman and sophomore women spend between three and four times as much for travel as the Madison campus freshman and sophomore women do.

At the freshman level, Madison campus women had higher mean clothing costs ($188.20) than did those at the Milwaukee campus ($129.57) or at the Centers ($99.75); there were much smaller differences in means at the sophomore level. Freshman and sophomore women at the Milwaukee campus and at the Centers averaged much higher expenditures for insurance than did those at Madison, but the differences in means were not as great as the differences for the men.

Unlike those of the men, the means of total costs of attendance, exclusive of room and board, were lower for the women at the Centers (freshmen, $720.79; sophomores, $848.30) than for women at the Madison campus (freshmen, $821.40; sophomores, $857.76). As with the men, the Milwaukee campus women had the highest means of total cost exclusive of room and board (freshmen, $873.17; sophomores, $903.50). Room and board means were highest at the Madison campus, second highest at the Milwaukee campus, and lowest at the Centers at both the freshman ($877.60, $609.30, and $451.45, respectively) and the sophomore ($915.11, $637.12, and $495.00, respectively) levels. As with the men, the room and board amounts given by the Milwaukee and Center women were primarily estimates of costs to parents. The comments relative to health and fee costs apply generally to the women as well as the men.

INCOME FOR UNIVERSITY ATTENDANCE

In this report, comparisons are made between the "typical" single undergraduate resident students at the three units of The University of Wisconsin. The "typical" students for the Madison campus are those living away from home; for the Milwaukee campus, they are those who live with their parents. While there was some variation by campus for the Center students, the majority of the students included here lived with their parents.

Freshman and Sophomore Students

Table V, which gives means based upon all respondents, whether or not an individual student had the particular source of income, demonstrates the relative importance of the various sources of income for the single undergraduate freshman and sophomore men. Savings from summer employment, an important source of income for the men at all three units, had more variation between class levels than between campuses; the highest mean was for the Center sophomores ($766.88), while the lowest mean was for the Center freshmen ($438.95), followed closely by the Milwaukee freshmen ($449.12). The means of savings, other than from summer employment, were lower for Milwaukee campus men than for Center men; the Madison campus freshmen had the highest mean ($345.00) and the Madison campus sophomores had the lowest mean ($176.81) among the three units.

Work during the academic year (University payroll and other work) was a much more important source of income for the Milwaukee campus and Center men than for the Madison campus men. Among freshmen, those from the Centers had the highest mean ($307.30) and those from the Madison campus had the lowest mean ($69.46); for sophomores, Milwaukee men were high ($398.18) and Madison campus men were low ($179.56). Scholarship means were highest for the Madison campus men and lowest for the Milwaukee campus men; in fact, the means for Madison were more than four times as great as for Milwaukee. Family contribution means were highest for Madison campus men and lowest for Center men. Family contribution amounts for the Milwaukee campus and Center students were primarily the estimates of cost to parents for room and board provided at home without charge.

Differences by campus in income source means for the single freshman and sophomore women are quite similar to those of the men (Table VI). Mean savings from summer employment varied more by class level than by campus; Milwaukee campus

Health costs for both the men and the women at the UWM were about double the costs for students at the Madison campus, again emphasizing probably the difference in cost if a Student Clinic is or is not available.

Differences in mean costs between the Madison campus and the Milwaukee campus total single undergraduate women (Table IV) were also quite similar to the differences observed at the freshman and sophomore level. The Milwaukee campus women had a considerably higher mean for travel related to attendance ($100.25) than the Madison campus women did ($7.83) and also a higher cost for insurance than the Madison campus women ($36.23 and $9.11, respectively). Madison campus women had a slightly higher mean cost for clothing. The mean room and board cost was over $250 higher for the Madison campus women ($868.78) than was the mean of amounts indicated for room and board by the Milwaukee campus women ($608.65).

TABLE IV

MEAN* COST BY ITEM FOR UNIVERSITY ATTENDANCE ALL SINGLE UNDERGRADUATE WOMEN MADISON AND MILWAUKEE CAMPUSES

Cost Item	Madison		Milwaukee	
	Dollars	% With	Dollars	% With
Books and Supplies	105.33	100.0	101.10	100.0
Travel Related to Attendance	7.83	21.7	100.25	92.2
Travel to and from Home	21.17	66.1	--	--
Clothing	160.61	92.8	147.34	89.3
Laundry and Cleaning	21.39	88.9	20.98	45.9
Health	27.44	57.2	53.81	71.7
Recreation and Entertainment	61.56	90.6	61.31	85.2
Student Activities	8.94	44.4	14.92	42.6
Sorority, Res. Halls Dues	46.00	63.3	**	**
Insurance	9.11	26.1	36.23	48.8
Debt Repayment	2.72	2.2	3.52	4.5
Miscellaneous	77.23	85.0	69.51	77.9
Fees	300.00	100.0	300.00	100.0
TOTAL LESS ROOM AND BOARD	849.33		908.97	
Mean Room and Board†	868.78		608.65	
TOTAL COST	1718.11		1517.62	

*Based upon all respondents, whether or not an individual student had the particular cost.

**Dues are included in "student activities."

†Milwaukee room and board mean is based upon those respondents who gave an amount.

TABLE II

MEAN* COST BY ITEM FOR UNIVERSITY ATTENDANCE, SINGLE FRESHMAN AND SOPHOMORE WOMEN
(Divided by Campus and Class)

Cost Item	Madison				Milwaukee				Centers			
	Freshman		Sophomore		Freshman		Sophomore		Freshman		Sophomore	
	Dollars	% With	Dollars	% With	Dollars	% With	Dollars	% With	Dollars	% With	Dollars	% With
Books and Supplies	94.60	100.0	100.44	100.0	104.33	100.0	98.54	100.0	90.36	98.8	101.00	96.7
Travel Related to Attendance	9.20	22.0	6.44	22.2	105.07	98.6	95.35	91.9	50.72	78.3	58.66	83.3
Travel to and from Home	20.20	70.0	17.33	66.7	--	--	--	--	7.22	13.3	5.33	10.0
Clothing	188.20	98.0	167.33	91.1	129.57	87.0	150.71	90.9	99.75	90.4	152.00	93.3
Laundry and Cleaning	18.80	96.0	20.00	84.4	19.71	42.0	21.11	40.4	14.81	53.0	16.00	50.0
Health	14.20	50.0	34.00	48.9	46.38	71.0	49.90	67.7	38.07	75.9	46.00	83.3
Recreation & Entertainment	46.80	94.0	72.22	93.3	55.36	88.4	64.75	82.8	39.63	79.5	50.66	90.0
Student Activities	8.00	48.0	8.00	46.7	11.30	43.5	12.42	40.4	10.12	80.7	10.66	80.0
Sorority, Res. Halls Dues	43.40	68.0	60.67	73.3	**	**	**	**	--	--	--	--
Insurance	8.40	14.0	6.22	26.7	32.75	42.0	36.67	46.5	12.65	33.7	28.00	46.7
Debt Repayment	.60	2.0	2.00	2.2	1.74	4.3	2.53	4.0	11.08	7.2	8.66	10.0
Miscellaneous	69.00	90.0	63.11	73.3	66.96	78.3	71.52	77.8	46.38	80.7	71.33	80.0
Fees	300.00	100.0	300.00	100.0	300.00	100.0	300.00	100.0	300.00	100.0	300.00	100.0
TOTAL LESS ROOM & BOARD	821.40		857.76		873.17		903.50		720.79		848.30	
Mean Room and Board†	877.60		915.11		609.30		637.12		451.45		495.00	
TOTAL COST	1699.00		1772.87		1482.47		1540.62		1172.24		1343.30	

*Based upon all respondents, whether or not an individual student had the particular cost.

**Dues are included in "student activities."

†Milwaukee and Center room and board means are based upon those respondents who gave an amount.

Madison and Milwaukee Undergraduates

The differences between Madison campus and the Milwaukee campus total[3] single undergraduate men with respect to mean cost items are quite similar to the difference observed for freshman and sophomore men (Table III). Milwaukee campus men had considerably higher means for travel related to attendance ($124.10) and insurance ($106.95) than the Madison campus men did ($10.56 and $30.76, respectively). The mean of room and board amounts given by the Milwaukee campus men ($629.67), which for the most part was based upon estimated cost to the parents, was considerably lower than the mean room and board cost for the Madison campus men ($809.37).

TABLE III

MEAN[*] COST BY ITEM FOR UNIVERSITY ATTENDANCE
ALL SINGLE UNDERGRADUATE MEN
MADISON AND MILWAUKEE CAMPUSES

Cost Item	Madison		Milwaukee	
	Dollars	% With	Dollars	% With
Books and Supplies	101.40	100.0	95.80	100.0
Travel Related to Attendance	10.56	26.6	124.10	93.3
Travel to and from Home	27.91	65.4	--	--
Clothing	95.42	91.0	96.82	89.5
Laundry and Cleaning	23.26	76.4	17.57	35.3
Health	20.83	44.9	43.96	63.9
Recreation and Entertainment	178.31	91.7	171.46	93.3
Student Activities	8.54	34.2	17.90	43.7
Fraternity, Res. Halls Dues	42.92	50.8	**	**
Insurance	30.76	34.9	106.95	62.3
Debt Repayment	8.04	4.0	14.88	9.4
Miscellaneous	59.39	67.1	58.41	65.8
Fees	300.00	100.0	300.00	100.0
TOTAL LESS ROOM AND BOARD	907.34		1047.85	
Mean Room and Board[†]	809.37		629.67	
TOTAL COST	1716.71		1677.52	

[*] Based upon all respondents, whether or not an individual student had the particular cost.

[**] Dues are included in "student activities."

[†] Milwaukee room and board mean is based upon those respondents who gave an amount.

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[3] See Introduction.

TABLE V

MEAN* AMOUNT OF INCOME BY SOURCE, SINGLE FRESHMAN AND SOPHOMORE MEN
(Divided by Campus and Class)

Income Source	Madison				Milwaukee				Centers			
	Freshman		Sophomore		Freshman		Sophomore		Freshman		Sophomore	
	Dollars	% With	Dollars	% With	Dollars	% With	Dollars	% With	Dollars	% With	Dollars	% With
Summer Employment Savings	492.03	86.5	668.84	89.9	449.12	83.2	548.49	83.9	438.95	79.6	766.88	91.3
Own Savings	345.00	58.1	176.81	40.6	198.14	44.2	197.42	44.1	293.03	65.8	330.38	50.0
University Payroll	15.27	12.2	24.49	11.6	19.82	8.8	12.80	6.5	13.09	14.5	32.13	22.5
Other Work	54.19	16.2	155.07	39.1	267.08	58.4	385.38	59.1	294.21	53.9	341.38	48.8
University Loans	51.35	9.5	60.43	11.6	7.08	1.8	7.53	2.2	5.92	1.3	8.13	2.5
Other Loans	39.73	8.1	52.03	13.0	15.58	5.3	19.25	4.3	18.09	3.9	13.75	10.0
Scholarships	120.14	33.8	102.32	18.8	23.63	9.7	10.22	4.3	44.87	18.4	40.25	13.8
Family Contributions	728.92	81.1	588.70	73.9	522.57	77.9	585.48	77.4	452.04	71.7	490.75	75.0
Federal or State Aid	6.76	1.4	7.54	2.9	2.65	0.9	--	--	9.14	2.0	31.88	3.8
ROTC or Military Reserves	18.92	2.7	14.49	1.4	1.77	1.8	3.23	2.2	7.30	2.6	1.50	1.3
Other Sources	1.22	4.1	58.26	4.3	--	--	--	--	2.50	2.0	19.50	3.8
TOTAL	1873.53		1908.98		1507.44		1769.80		1579.14		2076.53	

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*Based upon all respondents, whether or not an individual student had the particular source of income.

TABLE VI

MEAN[*] AMOUNT OF INCOME BY SOURCE, SINGLE FRESHMAN AND SOPHOMORE WOMEN
(Divided by Campus and Class)

Income Source	Madison				Milwaukee				Centers			
	Freshman		Sophomore		Freshman		Sophomore		Freshman		Sophomore	
	Dollars	% With	Dollars	% With	Dollars	% With	Dollars	% With	Dollars	% With	Dollars	% With
Summer Employment Savings	185.80	52.0	277.56	68.9	260.00	68.1	278.99	71.7	170.84	67.5	235.00	80.0
Own Savings	209.40	66.0	154.44	37.8	169.13	40.6	118.48	48.5	143.61	61.4	169.00	63.3
University Payroll	30.80	12.0	94.67	40.0	4.35	1.4	23.54	9.1	16.87	12.0	39.00	30.0
Other Work	39.80	12.0	39.11	13.3	244.35	58.0	257.78	57.6	126.75	41.0	264.00	73.3
University Loans	51.00	4.0	95.11	20.0	7.25	1.4	12.63	3.0	8.55	1.2	50.00	6.7
Other Loans	2.60	2.0	20.00	4.4	6.09	2.9	8.79	4.0	54.21	13.3	6.67	3.3
Scholarships	93.80	24.0	92.89	24.4	54.20	18.8	37.07	11.1	161.57	32.5	98.33	20.0
Family Contributions	1188.20	90.0	1079.78	86.7	709.13	85.5	808.89	91.9	546.87	86.7	632.33	90.0
Federal or State Aid	--	--	30.00	4.4	4.35	1.4	--	--	4.94	2.4	--	--
Other Sources	.80	4.0	.22	2.2	--	--	--	--	--	--	--	--
TOTAL	1802.20		1883.78		1458.85		1546.17		1234.21		1494.33	

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[*] Based upon all respondents, whether or not an individual student had the particular source of income.

sophomores had the highest mean ($278.99), followed closely by Madison campus sophomores ($277.56); Center freshmen had the lowest mean ($170.84) followed closely by Madison campus freshmen ($185.80).

Work during the academic year (University payroll and other work) was a more prominent source of income for the Milwaukee campus and Center freshman and sophomore women than for the Madison campus women. Among freshmen, the Milwaukee and Center women had the highest mean income from work ($248.70 and $143.62, respectively); the Madison campus women had a much lower mean ($70.60). For sophomores, the Center women were highest ($303.00) and Madison campus women were lowest ($133.78). Unlike the case of the men, the Center women had the highest scholarship means. Madison campus women had the highest family contribution means and Center women the lowest.

Table VII (men) and Table VIII (women) give the "typical" amounts of income from the various sources; these are medians, that is, the amounts above and below which the income of half of the respondents with a particular source of income fell. Being unlikely that students would have income from all sources, these tables are given merely to indicate the potential amounts that a person might anticipate from the various sources.

Madison and Milwaukee Undergraduates

The main contrast in income sources between Madison campus men and Milwaukee campus men for total single[4] undergraduates (Table IX) was in work during the academic year (University payroll plus other work) and loans (University-related and other loans). Milwaukee campus men had a mean income from work of $432.18 and Madison campus men had a mean of $169.49. Madison campus men had a considerably higher loan mean ($158.03) than did the Milwaukee campus men ($35.47). Madison campus men also had somewhat higher summer employment savings, scholarship, and family contribution means than did the Milwaukee campus men.

Single undergraduate Madison and Milwaukee campus women (Table X) also had differences in mean income from work during the academic year and from loans. Milwaukee campus women had a higher work income mean ($282.95) than did the Madison campus women ($133.11), while the Madison campus women had a much higher loan mean ($103.18) than did the Milwaukee campus women ($32.95). Madison campus women had somewhat higher "savings" and scholarship means and a considerably higher family contribution mean than the Milwaukee campus women did.

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[4] See Introduction.

TABLE VII

MEDIAN* AMOUNT OF INCOME BY SOURCE, SINGLE FRESHMAN AND SOPHOMORE MEN
(Divided by Campus and Class)

Income Source	Madison				Milwaukee				Centers			
	Freshman		Sophomore		Freshman		Sophomore		Freshman		Sophomore	
	Dollars	% With	Dollars	% With	Dollars	% With	Dollars	% With	Dollars	% With	Dollers	% With
Summer Employment Savings	595.00	86.5	795.00	89.9	450.00	83.2	597.86	83.9	505.00	79.6	803.57	91.3
Own Savings	335.00	58.1	295.00	40.6	298.33	44.2	203.57	44.1	299.29	65.8	400.00	50.0
University Payroll	128.33	12.2	228.33	11.6	155.00	8.8	200.00	6.5	55.00	14.5	115.00	22.5
Other Work	345.00	16.2	315.00	39.1	355.00	58.4	515.00	59.1	450.00	53.9	685.00	48.8
University Loans	595.00	9.5	495.00	11.6	400.00	1.8	205.00	2.2	405.00	1.3	255.00	2.5
Other Loans	495.00	8.1	428.33	13.0	255.00	5.3	405.00	4.3	205.00	3.9	105.00	10.0
Scholarships	275.00	33.8	545.00	18.8	275.00	9.7	245.00	4.3	297.14	18.4	275.00	13.8
Family Contributions	920.00	81.1	795.00	73.9	540.00	77.9	698.33	77.4	596.43	71.7	503.00	75.0
Federal or State Aids	595.00	1.4	295.00	2.9	300.00	0.9	--	--	365.00	2.0	305.00	3.8
ROTC or Military Reserves	595.00	2.7	1095.00	1.4	65.00	1.8	105.00	2.2	125.00	2.6	125.00	1.3
Other Sources	61.66	4.1	1095.00	4.3	--	--	--	--	25.00	2.0	45.00	3.8
No. of Cases	74		69		113		93		152		80	

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*Based upon the respondents who had the particular source of income.

TABLE VIII

MEDIAN* AMOUNT OF INCOME BY SOURCE, SINGLE FRESHMAN AND SOPHOMORE WOMEN
(Divided by Campus and Class)

Income Source	Madison				Milwaukee				Centers			
	Freshman		Sophomore		Freshman		Sophomore		Freshman		Sophomore	
	Dollars	% With	Dollars	% With	Dollars	% With	Dollars	% With	Dollars	% With	Dollars	% With
Summer Employment Savings	295.00	52.0	428.33	68.9	365.00	68.1	304.00	71.7	225.00	67.5	300.00	80.0
Own Savings	266.42	66.0	345.00	37.8	198.33	40.6	197.00	48.5	102.78	61.4	151.00	63.3
University Payroll	195.00	12.0	195.00	40.0	300.00	1.4	125.00	9.1	65.00	12.0	95.00	30.0
Other Work	95.00	12.0	295.00	13.3	305.00	58.0	315.00	57.6	297.50	41.0	355.00	73.3
University Loans	1095.00	4.0	495.00	20.0	500.00	1.4	305.00	3.0	715.00	1.2	750.00	6.7
Other Loans	195.00	2.0	195.00	4.4	45.00	2.9	200.00	4.0	400.00	13.3	205.00	3.3
Scholarships	295.00	24.0	295.00	24.4	272.14	18.8	273.00	11.1	303.57	32.5	255.00	20.0
Family Contributions	1495.00	90.0	1245.00	86.7	705.00	85.5	748.33	91.9	551.67	86.7	501.67	90.0
Federal or State Aids	--	--	395.00	4.4	300.00	1.4	--	--	145.00	2.4	--	--
Other Sources	45.00	4.0	95.00	2.2	--	--	--	--	--	--	--	--
No. of Cases	50		45		69		99		83		30	

*Based upon the respondents who had the particular source of income.

TABLE IX

MEAN* AMOUNT OF INCOME BY SOURCE, ALL SINGLE UNDERGRADUATE MEN MADISON AND MILWAUKEE CAMPUSES

Income Source	Madison		Milwaukee	
	Dollars	% With	Dollars	% With
Summer Employment Savings	648.44	88.4	583.91	84.9
Own Savings	203.62	44.9	211.29	41.2
University Payroll	43.78	14.3	30.97	9.7
Other Work	125.71	33.2	401.21	59.3
University Loans	108.04	19.6	12.45	3.2
Other Loans	49.99	12.0	23.02	6.2
Scholarships	88.37	19.6	15.07	5.9
Family Contributions	619.40	75.7	580.32	76.5
Federal or State Aids	8.74	2.3	4.20	1.1
ROTC or Military Reserves	18.70	4.0	13.96	4.9
Other Sources	17.54	5.3	--	--
TOTAL	1932.33		1876.40	

TABLE X

MEAN* AMOUNT OF INCOME BY SOURCE, ALL SINGLE UNDERGRADUATE WOMEN MADISON AND MILWAUKEE CAMPUSES

Income Source	Madison		Milwaukee	
	Dollars	% With	Dollars	% With
Summer Employment	287.61	63.9	275.70	70.1
Own Savings	160.83	46.1	138.73	42.6
University Payroll	87.11	30.0	23.77	8.6
Other Work	46.00	16.7	259.18	59.4
University Loans	79.51	12.8	21.52	3.7
Other Loans	23.67	5.0	11.43	4.5
Scholarships	89.11	23.3	46.64	13.1
Family Contributions	1076.39	85.6	737.25	87.3
Federal or State Aids	11.39	1.7	2.46	0.8
ROTC or Military Reserves	5.50	0.6	--	--
Other Sources	1.16	3.3	--	--
TOTAL	1868.28		1516.68	

*Based upon all respondents, whether or not an individual student had the particular source of income.

OCCUPATIONS AND EDUCATION OF PARENTS

Students surveyed for the 1964-65 student cost and income study were asked to indicate the occupations and educational levels of their parents. Among the single undergraduate students included in this report,[5] the highest percentage that indicated both parents worked full-time was of the Madison campus respondents (24.3%); the Center respondents were second (22.5%) and the Milwaukee respondents were the lowest (21.8%).

Father's Occupation

For both men and women, the proportion of fathers in professional or semi-professional, and managerial and official occupations was highest for the Madison campus respondents, second highest for the Milwaukee campus respondents, and lowest for the Center respondents (Table XI). The opposite pattern in percentages was true for skilled, semi-skilled, and unskilled labor; the percentage of fathers of women in these labor occupations ranged from 21.5 per cent for the Madison campus respondents to 49.5 per cent for the Center respondents, while for men the range was from 22.8 per cent (Madison) to 46.6 per cent (Milwaukee and Centers).

TABLE XI

OCCUPATIONS OF FATHERS OF SINGLE UNDERGRADUATE STUDENTS
(Divided by Campus and Sex)

Father's Occupation	Madison		Milwaukee		Centers	
	Men	Women	Men	Women	Men	Women
	%	%	%	%	%	%
Professional or Semi-professional	22.9	28.2	16.2	21.2	9.4	8.0
Managerial and Official	26.3	27.7	18.1	20.3	14.7	18.6
Clerical and Sales	13.3	11.9	14.2	12.3	14.2	8.8
Service Occupations	0.7	1.1	4.4	3.8	3.1	1.8
Agricultural	14.0	9.6	0.5	0.4	12.0	13.3
Skilled, Semi-skilled, Unskilled	22.8	21.5	46.6	42.0	46.6	49.5
TOTAL	100.0	100.0	100.0	100.0	100.0	100.0

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[5] See Introduction.

Even though there was some variation in percentages among the three units of The University, students with parents in each occupational group were in attendance at each of the three units. The larger proportion of parents in the higher paying[6] occupations for the Madison campus students likely indicates the need for larger sums of money to be available at the beginning of each semester at the Madison campus for room and board in addition to books and fees, than would be the case for students at the Milwaukee campus or the Centers.

Parents' Education

At all three units of The University, there are students whose father's education varies from that of less than eighth grade through a doctor's degree (Table XII). However, higher proportions of the fathers of Madison campus students (men, 31.6%; women, 36.8%) than of Milwaukee campus students (men, 12.5%; women, 14.5%), or of Center students (men, 6.9%; women, 11.5%) had earned a bachelor's or higher degree.

TABLE XII

EDUCATION OF FATHERS OF SINGLE UNDERGRADUATE STUDENTS
(Divided by Campus and Sex)

Educational Level of Father	Madison		Milwaukee		Centers	
	Men	Women	Men	Women	Men	Women
	%	%	%	%	%	%
Below Eighth Grade	4.7	2.2	4.9	5.4	7.8	6.2
Eighth Grade	14.5	8.9	14.5	14.1	19.6	23.9
High School - No Diploma	9.1	10.1	18.0	18.6	14.8	13.3
High School Diploma	24.9	26.3	33.5	23.7	38.3	34.5
College - No Degree	15.2	15.7	16.6	23.7	12.6	10.6
Bachelor's Degree	19.2	16.2	8.4	10.8	3.9	7.1
Master's, Law, or Equivalent	10.4	12.8	2.7	2.9	1.7	3.5
Doctor's (Ph.D., M.D., etc.)	2.0	7.8	1.4	0.8	1.3	0.9
TOTAL	100.0	100.0	100.0	100.0	100.0	100.0

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[6] See the reports listed under footnote 1.

As with the fathers, for students at all three units of The University, the educational level of the mothers varies from below eighth grade through a college degree (Table XIII). However, none of the mothers had a doctor's degree, and none of the mothers of the Center men had a master's or equivalent degree. The proportions of mothers with a bachelor's or higher degree for the students at Madison, Milwaukee, and the Centers, respectively, were: men 21.1 per cent, women 25.7 per cent; men 7.3 per cent, women 8.6 per cent; men 3.0 per cent, women 4.4 per cent.

TABLE XIII

EDUCATION OF MOTHERS OF SINGLE UNDERGRADUATE STUDENTS
(Divided by Campus and Sex)

Educational Level of Mother	Madison		Milwaukee		Centers	
	Men	Women	Men	Women	Men	Women
	%	%	%	%	%	%
Below Eighth Grade	2.0	1.7	2.4	2.5	3.5	3.5
Eighth Grade	11.1	7.8	12.7	6.6	22.9	10.6
High School - No Diploma	6.7	7.3	11.1	16.0	15.6	16.8
High School Diploma	42.0	34.6	51.4	45.7	44.6	51.4
College - No Degree	17.1	22.9	15.1	20.6	10.4	13.3
Bachelor's Degree	19.1	22.3	7.0	7.8	3.0	3.5
Master's, Law, or Equivalent	2.0	3.4	0.3	0.8	--	0.9
TOTAL	100.0	100.0	100.0	100.0	100.0	100.0

SUMMARY

During the second semester, 1964-65, a survey of costs of University attendance and sources of income was made for each unit of The University of Wisconsin (Madison, Milwaukee, and Centers). This was done through a questionnaire sent to a sample of students of each unit.

This report is a summary of the three surveys. It compares responses of "typical" single undergraduate resident students (as classified for fee purposes) at the three units: Madison campus, those living away from home; Milwaukee campus, those living with their parents; and Centers, all single undergraduate resident students, the majority (84.1%) of whom lived with their parents.

Milwaukee campus and Center students were quite similar in cost item means, while Madison campus students differed from them mainly in travel related to attendance, insurance premiums, and room and board. The higher cost for transportation and insurance, presumably related to car ownership, would be expected of campuses that attract commuters such as the Milwaukee campus and the Centers. Madison campus students, on the other hand, would be expected to have higher room and board costs than would students at the other two units, due to direct outlay of money for these items, rather than having them provided at lower cost at home. Of the Milwaukee campus respondents, 94.6 per cent indicated that they received room and board at home without charge; of the Center respondents, 77.4 per cent indicated no charge for room and board.

As an example of the difference between the Madison campus and the other two units, the single undergraduate men at the Milwaukee campus, on the average, spent $124.10 for travel directly related to attendance and $106.95 for insurance while those at the Madison campus averaged $10.56 and $30.76, respectively. Costs to Madison campus students for transportation are lower than for those on other campuses even if travel to and from home were included. Madison campus men had a room and board mean cost of $809.37 while the Milwaukee campus men averaged $629.67 in estimated cost to parents for room and board.

Milwaukee campus and Center students were also quite similar in their sources of income. Madison campus students differed from them primarily with respect to work during the academic year, and in the case of the women, with respect to family contributions. Madison campus students had considerably lower mean earnings from work during the school year, and in the case of the women, considerably higher mean family contributions than did students at the other two units of The University. Madison campus students also had higher loan and scholarship means than did the students at the other campuses. As examples of the differences observed, it is recalled that Milwaukee campus men had a mean of $432.18, while Madison campus men averaged $169.49, from work during the academic year; Milwaukee and Madison women, respectively, had means of $282.95 and $133.11. The mean family contribution for Madison campus women was $1,076.39; for Milwaukee campus women, it was $737.25.

While there are likely numerous exceptions, it appears that, for the majority of cases, the parents of undergraduate resident students at the Madison campus have a fairly sizable outlay of money at the beginning of each semester while this is not as true for the parents of the Milwaukee campus and Center undergraduate students.

The providing of room and board at home for their children, which, in general, is the main contribution that parents of the Milwaukee and Center students make toward their children's college education, is no new additional burden to them and the cost is spread out throughout the year. The other expenses are, in general, defrayed through earning during the academic year or during the summer. The mean of estimated cost to parents for room and board of the Milwaukee men was $629.67, while the mean family contribution, which includes this estimate in cases where given,[7] was $580.32. For the Milwaukee women, the mean estimated cost to parents for room and board was $608.65, while the mean family contribution was $737.25.

Larger proportions of the fathers of Madison campus respondents have college educations and better paying jobs (professional, semi-professional, managerial, and official) than is true of those at the other campuses. This likely reflects the fact that living at home while attending the Milwaukee campus or the Centers makes it possible for some students to get a college education who otherwise might feel they could not afford it.

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[7] The mean family contribution is lower than the mean estimated cost for room and board due to the report of family contributions being low or non-existent when the student did not estimate the cost of room and board.